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HUNKERING DOWN

Photos by Don Campbell / HP staff

Customers are buying up items such as toilet paper and hand sanitizer at stores across Southwest Michigan, including Roger's Foodland in Royalton Township, as concern grows over the possible spread of the COVID-19 disease.

Shoppers stock up on supplies

Stores flooded with nervous patrons, including one in a hazmat suit

By LOUISE WREGE
HP Staff Writer

Grocery stores reported being swamped on Friday, the day after Gov. Gretchen Whitmer ordered that all K-12 schools be closed for three weeks starting Monday to slow the spread of the coronavirus virus.

Samara Smith, a supervisor at Harding's Friendly Market in St. Joseph, said the opening cashier told her that there was a line of people waiting for the store to open at 7 a.m.

"That normally doesn't happen," she said.

Smith said the store has been so busy that she asked workers to come in early if they could.

"We have all our lanes open," she said early Friday afternoon.

She said the store is normally only this busy the day before Thanksgiving or Christmas.

"I talked to one customer and she said she was getting snacks and stuff for her kids," Smith said, adding that the snacks were in preparation for schools being closed for three weeks.

Shoppers stop at Roger's Foodland on Friday in Royalton Township to stock up on groceries and other supplies.

Pam Seely, part owner of Roger's Foodland in Royalton Township, said people were stocking up on everything Friday.

"Toilet paper, hand sanitizers and cleaning supplies are flying off the shelf," she said. "It's like they're getting ready for two weeks."

Restaurants still open

As grocery stores were overrun with customers,

See SHOPPERS, page A3

Michigan bans gatherings of 250-plus

By DAVID EGGERT and ED WHITE
Associated Press

LANSING — Michigan was hit by more cases and more fallout from the coronavirus on Friday, as Gov. Gretchen Whitmer banned all gatherings of more than 250 people and the Roman Catholic church stopped Masses in the Detroit region through the start of Holy Week.

The University of Michigan, meanwhile, canceled all graduation events planned for May.

Michigan has recorded 25 cases of COVID-19, the disease caused by the virus, after nine more presumptive positive tests were announced late Friday by the state's Health and Human Services department.

Whitmer's executive order, which ends April 5, specifically covers but is not limited to rooms, halls, cafeterias, auditoriums, theaters or galleries. Industrial work, mass

See MICHIGAN, page A3

25 cases of COVID-19 in Michigan

The number of people who have tested positive for the coronavirus in Michigan now stands at 25, according to state officials on Friday evening.

The list represents a broadening footprint as the virus has now spread to Macomb, Bay and Charlevoix counties.

- This information was released Friday evening by the Michigan Department of Health and Human Services, regarding who has the infection:
- A Bay County man with a history of domestic travel.
- A Charlevoix County woman with a history of international travel.
- A Detroit woman with a history of international travel.
- A Macomb County man with a history of international travel.
- Two women and a man from Oakland County, one with a history of international travel and two with an unknown travel history.
- Two Wayne County women, one with a history of domestic and the other with no history of travel.

Note to readers

To reduce risks to our employees, The Herald-Palladium office in St. Joseph will be closed to the public March 16-27.

Our employees will continue their work to get important information out to the community, and customers can reach our office by phone and email. We will continue to publish a paper six days a week and provide our readers with news and information just like we have done for 151 years. Our coverage of COVID-19 will be posted on our website, TheHP.com, as soon as possible and updated throughout the day.

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Thank you for continued support of The HP.

David Holgate
Publisher

Area districts stitch together plans for mandatory closure

By JULIE SWIDWA
HP Staff Writer

Area school superintendents were busy Friday meeting with health officials and school staff to plan continued educational opportunities for children while keeping health and safety in mind.

In an effort to slow the potential spread of the COVID-19 virus, Michigan Gov. Grethen Whitmer on Thursday ordered the closure of all K-12 school buildings, starting Monday through April 5. And although as of now, schools can plan to re-open April 6, that is the start of spring break for many.

In postings on their web sites, St. Joseph Public Schools and Lakeshore Public Schools superintendents said they will honor their current school calendars and leave spring break as is, resuming normal classes April 13.

Coloma Community Schools Superintendent Dave Ehlers said spring break will remain in place there, too. Further, he said, school support staff will be paid during the closure.

"Several non-union employees are going to get paid because they're going to work in some capacity. All support staff will help

See SCHOOLS, page A3

Many area churches make move to live-streaming services

By ALEXANDRA NEWMAN
HP Staff Writer

BENTON TOWNSHIP — Before Governor Gretchen Whitmer ordered Friday that events of 250 people or more in shared spaces would be banned through April 5, faith leaders in Southwest Michigan were already planning how best to handle not being able to hold services.

"Our first step is to inform our people about prevention and protection. I don't want a panic in our church community," Pastor R. Chester Gulley, president of the Southwest Michigan Ministerial Alliance, said during a news conference Friday morning.

As events and school are canceled and closed, churches are following suit, disinfecting their sanctuaries, and/or shifting their services to online.

First Congregational Church UCC made the decision to cancel all of its services and activities before Whitmer's order, starting Friday through April 1.

Rev. Jeffrey Hubers wrote on the church's website that the decision was not made lightly, "but intending to 'love our neighbors' through the preventative practice of social distancing."

The church will feature a live-stream on Sunday mornings. In addition, Hubers will keep office hours 9 a.m. to 5 p.m. Monday to Thursday for one on one meetings.

"Nurse Jan and I will do our best, given increased restrictions, to provide outreach for those who are homebound or living in care-facilities," he said. "If you need something, please

See CHURCHES, page A3

The Newspaper for Southwest Michigan
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Sunday Weather
High 41 Low 31

6 50645 49086 7

Record 51 Asian carp caught in Minn., a sign it may be permanent

By GREG STANLEY
Star Tribune (Minneapolis) (TNS)

Dreamstime / TNS

A total of 39 silver carp and 11 grass carp were found in the nets of two commercial fishing boats near La Crosse, Wis., according to the Minnesota Department of Natural Resources. Biologists and state wardens fear that the threshold they've long worried about may have finally been crossed: Asian carp may have begun to spawn in Minnesota

MINNEAPOLIS — More than 50 invasive Asian carp were caught this week in the Mississippi River above Minnesota's southernmost dam, causing biologists and state wardens to fear that the threshold they've long worried about may have finally been crossed: Asian carp may have begun to spawn in Minnesota.

A total of 39 silver carp and 11 grass carp were found in the nets of two commercial fishing boats over the weekend near La Crosse, Wis., according to the Minnesota Department of Natural Resources. Another silver carp was also caught 20 miles upstream.

While individual carp, or even a handful of them, have been found in the river before, this was by far the largest population of the invasive fish ever seen in Minnesota. For years, the state's silver lining has been that there has been no evidence that those lone carp had spawned or established permanent populations in Minnesota. But with so many caught at once, it's possible the carp may have established a foothold that will be difficult, if not impossible, to remove.

"We just don't know" if the fish are spawning, said Heidi Wolf, DNR invasive species unit supervisor. "We're worried about it, but we don't know."

The DNR is working with the U.S. Fish and Wildlife Service to determine the age, size and gender of the 51 fish that were caught and will try to test whether or not the fish have undergone a spawning event, Wolf said.

Over the next few weeks, DNR crews from Minnesota and Wisconsin, along with the Fish and Wildlife Service, the U.S. Geological Survey and commercial fishermen, will set nets in the river near La Crosse to learn more about the population and to try to fish it down, she said.

A finding of this size was predictable and inevitable, said Peter Sorensen, a University of Minnesota invasive species researcher who is leading efforts to build carp barriers along the river.

"I'm not the least bit surprised," Sorensen said. "It's time for the state and the DNR to get serious and reconfigure their strategy."

Sorensen has been testing a light and sound deterrent system at the state's southernmost lock and dam – Minnesota's first barrier and line of defense for invasive species – over the past year. The 51 invasive carp were caught just above that dam. The problem is that part of the river floods so frequently it will never make for a good barrier, he said.

When the Mississippi River is running high, the dam gates are raised, allowing fish to swim freely up river. With more frequent flooding brought on by climate change, and consistently higher water levels in the river, the gates were raised and wide open for about 90 days last year. The carp could have easily swum upstream anyone of those days, Sorensen said.

There is still time and hope, Sorensen said, to slow the spread and limit the damage, even if the fish are now freely spawning above the dam in Minnesota.

Mexico: Monarch butterflies drop 53 percent in wintering area

MEXICO CITY (AP) — The number of monarch butterflies that showed up at their winter resting grounds decreased about 53 percent this year, Mexican officials said Friday.

Some activists called the decline "heartbreaking," but the Mexico head of the World Wildlife Fund said the reduction "is not alarming."

WWF Mexico director Jorge Rickards said the previous year's large numbers were "atypical" and the monarchs had returned to their average population levels of recent years.

The government commission for natural protected areas said the butterflies' population was "stable," even though they covered only 2.8 hectares this year. That was down from 6.05 hectares the previous year. Because the monarchs cluster so densely in pine and fir trees, it is easier to count them by area rather than by individuals.

"During the most recent wintering season the norm has been for the butterflies to cover an average of about three hectares," Rickards said.

"The last season, 2018-19, was very good, with 6.05 hectares of forest cover, but it was certainly atypical, thanks to the fact that the first generation of butterflies in the spring of 2018 encountered favorable weather conditions to reproduce," he said.

In contrast, butterflies in the spring of 2019 encountered colder weather in Texas than the previous year, and thus were less able to reproduce.

Millions of monarchs migrate from the United States and Canada each year to pine and fir forests west of Mexico's capital.

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LOTTERIES

Friday drawings

Michigan
Poker Lotto
AH-AS-4H-3S-10S
Midday Daily 3
7-8-7
Midday Daily 4
5-2-3-7
Daily 3
5-7-2
Daily 4
9-4-2-7
Fantasy 5
06-19-34-38-39
Estimated jackpot
$242,000
Keno
03-13-16-23-24-25-26-28-34-45-47-48-50-53-54-56-58-61-68-71-72-80
Mega Millions jackpot
$80 million
Powerball jackpot
$120 million

Thursday drawings

Indiana
Cash 5
09-13-14-34-45
Estimated jackpot
$170,500
Cash4Life
18-26-36-37-38, Cash Ball: 3
Quick Draw Midday
02-05-11-17-18-22-23-31-35-36-38-39-45-49-59-60-61-67-70-79, BE: 45
Daily Three-Midday
3-9-3, SB: 7
Daily Three-Evening
6-8-8, SB: 1
Daily Four-Midday
0-0-2-5, SB: 7
Daily Four-Evening
5-2-7-7, SB: 1
Quick Draw Evening
01-02-06-07-15-16-18-22-27-30-31-33-35-39-40-52-62-69-74-78, BE: 16

Thursday drawings

Illinois
Lotto
14-15-16-23-28-34, Extra Shot: 21
Estimated jackpot
$5 million
LuckyDay Lotto Midday
09-14-38-40-43
Pick Three-Midday
2-4-3, Fireball: 8
Pick Three-Evening
5-9-7, Fireball: 9
Pick Four-Midday
2-3-1-4, Fireball: 7
Pick Four-Evening
1-9-5-4, Fireball: 5
Lucky Day Lotto
09-13-14-36-42
Estimated jackpot
$450,000

– The Associated Press

South African police arrest traditional king for ax attack

By MOGOMOTSI MAGOME
Associated Press

JOHANNESBURG — A controversial king of South Africa's AbaThembu, the traditional clan of founding president Nelson Mandela, has been arrested after allegedly attacking family members with an ax at their royal homestead.

South African police confirmed Friday that King Buyelekhaya Dalindyebo has been charged with malicious damage to property and assault by threats.

He allegedly attacked his son Azenathi, who had been acting on his behalf while he was in prison for assaulting some members of his clan and setting their homes alight.

The two have been reported to have a rocky relationship, and King Dalindyebo opposes his son succeeding him as leader.

Dalindyebo's arrest follows his release on parole in December last year after serving four years of a 12-year sentence for aggravated assault, kidnapping, arson and defeating the ends of justice.

He was granted parole after President Cyril Ramaphosa announced last year that certain catagories of prisoners should be released.

It in unclear at this stage how the new allegations against him will affect his parole and his application for a presidential pardon, which is currently being considered by Ramaphosa, according to Justice Minister Ronald Lamola.

In 2013, Dalindyebo controversially denounced the ruling African National Congress party, claiming the party and its then leader Jacob Zuma were corrupt and had distorted Mandela's legacy.

He joined the liberal opposition party, the Democratic Alliance, which withdrew his membership after he was sent to jail.

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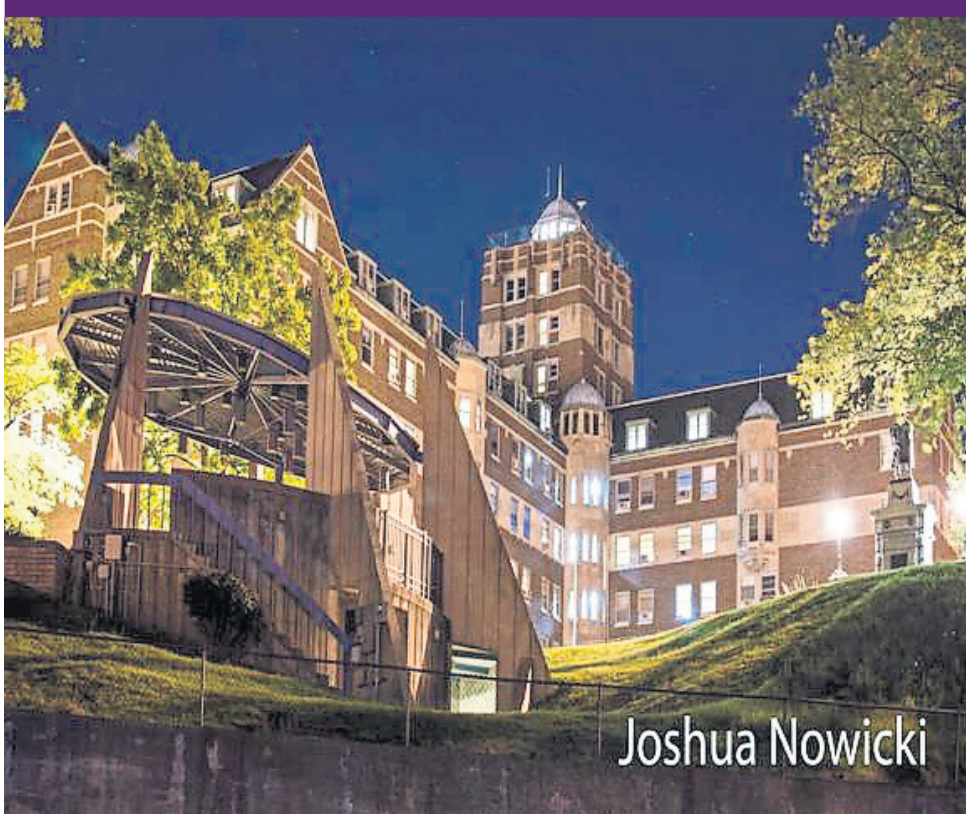

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The Herald-Palladium

P.O. Box 128 • 3450 Hollywood Road • St. Joseph, MI 49085
Volume 152, Number 61

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Home delivery rates:

Mail delivery	$30.25/4 wks
EZ-Pay	$26.40/month

All subscriptions are payable in advance. Other payment options available by calling Subscriber Services at 269-429-2400.

The Herald-Palladium is printed for your convenience with low-ruboff soy ink and with newsprint containing recycled paper.

David Holgate — **Publisher**
Dave Brown — **Managing Editor**
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The Herald-Palladium is published daily, Mondays through Saturdays, except for USPS holidays, at 3450 Hollywood Road, St. Joseph, MI and is a consolidation of The Herald-Press and The News-Palladium. Periodicals Mail postage paid at St. Joseph, MI (USPS 387-440). Postmaster: Send change of address to P.O. Box 128, St. Joseph, MI 49085. Member of The Associated Press.

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SHOPPERS

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some restaurants were getting the word out that they are still open.

Robert Montgomery, part owner of 221 Main – Restaurant & Cocktail House in St. Joseph, said they are open and ready for business while doing everything they can to keep customers and staff healthy. That includes sanitizing everything from menus to door handles several times a day.

"We're even sanitizing the backs of the chairs," he said.

He said they removed some tables to put more space between diners.

"You want to make sure the social distancing is 6 feet," he said. "... The safety and health of our guests is always number one."

They also started a new service – curbside pickup.

"It's for people who don't feel comfortable coming into a public space," he said. "We've always offered take out. Now, we'll take it to your car."

Montgomery said a food delivery service they use, DoorDash, started a new policy to cut down on food being exposed. He said that normally, the person who picks up the order opens the container to make sure it's correct.

Now, he says that the order is sealed in the kitchen and is not opened until delivered to the customer.

"We're anticipating that this will be a short-term inconvenience," he said. "We're all in this together and together we'll be fine."

Candice Hamilton, manager at the Buck Burgers & Brew in St. Joseph, said they always keep the restaurant sanitized, but were doing it even more.

"We're going to stay open as long as we can," she said.

Sarah Steffens, a manager at Kilwin's in St. Joseph, said that over the last two weekends, business has

Don Campbell / HP staff

Rubbing alcohol has been a big seller as people seek to make their own hand sanitizer, as concern grows over the possible spread of COVID-19.

picked up because of the nice weather. But she said that didn't happen Friday.

"I think because of the governor's announcement (Thursday) night, some people are staying home," she said.

Another blow was the cancellation of March Mannequins on Friday night.

"We were prepped for having a good night, but now that's not going to happen," she said.

Watermark Brewing Company announced on its Facebook page that it was cancelling its "Under the Sea Party" that was to take place today.

"Watermark will remain open during normal business hours and will continue to take in-depth disinfecting protocols while serving our products," according to the post.

Customer experiences

Several people responded to an HP request on Facebook regarding what they have experienced at the grocery store.

"I went to Meijer (in Stevensville) today," posted Katie Boyer of Stevensville. "It was pretty crowded but it could have been worse. We made a special trip there and people didn't seem panicked so much as focused."

Julie Earle of Benton Harbor said that when she went to the Stevensville Meijer, it wasn't crowded, but that's to be expected at 1 a.m.

"Shelves were more picked over than usual but there was nothing I needed that they didn't have, including Lysol and Lysol wipes and toilet paper," she said.

But she said three of her friends saw a man in a hazmat suit wearing a respirator in the Meijer in Benton Harbor on Thursday. Photos of the encounter were posted on Facebook.

"My friend spoke with him, and he was ready for the apocalypse and ready to hunker down with four carts full of groceries," she said.

Amy Taylor Cahill of Berrien Springs said she normally goes to Lowery Meat & Grocery in Buchanan every six weeks for meat. But Friday morning, she said it was "crazy busy."

"I pulled number 510 on the wait list. They were on 425," she said.

So she went to Harding's Friendly Market in Buchanan instead, where she said the crowds were more manageable.

Annelise Berman-Ford of Stevensville said when she went to the Meijer in Stevensville Friday afternoon, she was able to get everything she needed except chicken.

"Check-out was pretty packed but I had no problems," she said. "They were putting out a new shipment of (toilet paper) as I rolled through. Everything else was decent – except there was absolutely no chicken."

Cornerstone ready to help

Cornerstone Alliance announced Friday that staff has created a task force to connect local businesses with resources that will be made available by the state and federal government, according to an email sent out by Stephanie Scott-Sims, director of entrepreneurship and placemaking.

"We are working with Congressman Fred Upton, the Small Business Administration (SBA) and other elected officials to understand the tools available to help small businesses navigate the economic impact of the COVID-19 pandemic," she said in the email. "It is our priority to work with these groups to assist local businesses with immediate needs. Moving forward, information and updates regarding available resources will be posted to our website at GoMichigan.com as well as the Cornerstone Alliance Twitter feed and Facebook page."

I&M suspends shutoffs

Indiana Michigan Power announced it is temporarily suspending all disconnections for non-payment as the coronavirus continues to spread.

"We know our customers are concerned about their families and ensuring they have reliable electric service allows them to focus on staying healthy and well. Indiana Michigan Power is committed to doing what we can to help our customers, our employees, and the communities we serve as we navigate this uncertain time," the utility said.

Customers in Michigan with questions or concerns should call I&M's Customer Operations Center at 1-800-311-6424.

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

MICHIGAN

From page A1

transit and the purchase of consumer goods are exempt from the 250-plus person prohibition.

"This is about protecting the most people we can from the spread of coronavirus," Whitmer said, a day after announcing that all Michigan schools – covering more than 1.5 million kids – would be closed for three weeks due to the pandemic.

University of Michigan President Mark Schlissel acknowledged the "very disappointing" decision to scrap graduation and pledged to consider other ways to celebrate the class of 2020.

Officials continued recommending that people wash their hands, not touch faces, disinfect surfaces, keep a distance from others when out in public, and stay home if sick.

For most people, the virus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia. The vast majority of people recover from the virus.

Among Michigan's infected is a teacher at the Hillel Day School, a Jewish school in Farmington Hills. First- and second-graders and the teacher's colleagues will remain in self-quarantine through March 23.

Dr. Russell Faust, medical director for Oakland County, said it is "very clear" that the U.S. does not have enough tests for public health labs. But he said hospitals in the county soon would be able to do their own testing as the U.S. government and commercial labs boost production.

The Catholic Archdiocese of Detroit said Masses will be suspended until April 6, the Monday of Holy Week. Weekend Masses in the Grand Rapids Diocese are on hold through March 29.

The Imams Council of Michigan, meanwhile, canceled weekly prayer gatherings at mosques.

The state Corrections Department stopped visits to nearly 38,000 prisoners to limit their exposure to the virus.

Secretary of State offices, which handle driver's licenses and vehicle registrations, will process only critical transactions that must be done in person and only by appointment.

The Agriculture Department has granted a request by the Michigan Department of Education to waive a requirement that children eat meals together at schools during unanticipated closures, according to a release from the state.

Officials say the waiver allows school meal providers to look at other ways to make sure students receive meals while school buildings are shut down. Options include allowing parents and children to pick up meals at a designated location or delivering meals to school bus stops.

The Michigan Department of Education said it planned to talk with schools regarding the feeding of children during the three-week statewide closure. About 727,000 students were eligible for free or reduced-price breakfast and lunch last year.

At Detroit public schools, kids can pick up breakfast and lunch but the meals need to be eaten elsewhere.

"Schools play a vital role. They educate the children, but they're also a support system," said Lourdes Fonseca, a local activist who delivered a grocery store gift card to a Detroit woman with four children.

Federal courts in eastern Michigan postponed many hearings at five courthouses and all grand jury proceedings.

SCHOOLS

From page A1

do something, it will just be a different job," he said.

As of Friday, Kevin Schooley, superintendent of South Haven Public Schools, said he was unsure about spring break.

"At this time, we are looking for further guidance from the state, the Board of Education, and the Michigan Department of Education as to how this will impact our current schedule," Schooley wrote in an online letter to parents. "More information will be provided to our school families when it becomes available."

Berrien RESA Superintendent Kevin Ivers said all Berrien County school districts are still planning to have spring break the week of April 6. He noted that the common calendar was approved by all local school districts more than a year ago. He added that he expects student attendance would be below the required 75 percent level to count, as many families have already made vacation plans for that time period.

As for whether districts will have to make up the cancelled class time, he said it would be up to the Legislature to issue a waiver. Ivers said the governor's recommendation that staff be paid during the time schools are closed will be up to individual districts. He said RESA will be paying its staff.

Regarding online courses, Ivers said some schools are sending home packets of materials so students can do work at home. He added that most schools don't have distance learning capabilities set up, and 22 percent of the county doesn't even have broadband.

Berrien Springs Superintendent David Eichberg said his district has online learning available for secondary students, but not for elementary students. Computers and other devices will not be sent home with elementary students but learning opportunities will be available to them, including packets that were sent home.

Secondary students will be able to do distance learning through the district's Virtual Academy, he said. Students can also still communicate with teachers through the district's Schoology program. All of the district's 24 off-campus alternative education sites around the state are also closed with students able to continue their education virtually.

Eau Claire Superintendent Ann Shell said her district plans to leverage eLearning opportunities and work with the state and other districts. The district's WAY program serves 28 students and is an online program. She hopes the state would allow the district to expand those offerings to other students. Meanwhile, students were asked Friday to take home all instructional materials so they can keep up with their studies.

School districts also are formulating plans to continue to provide meals for families that qualify for free breakfast and lunch. Once finalized, plans will be posted on district websites.

Benton Harbor Area Schools Superintendent Andrae Townsel said there will be online classes available to students.

"Teachers are putting together appropriate lessons for students to work on at home," he said.

In an online letter to parents, Townsel said the district's Operations Department will be performing intensive sanitary cleaning at all buildings Monday through Wednesday, and district staff will return to work on Thursday.

"We have asked all school staff to develop education plans through packets, reading bundles and electronic platforms that will be available to students (begining Monday)," he said. The administrative team will continue communicating with parents regarding continuing the education of students during the school closure, he added.

Lakeshore Superintendent Phil Freeman said students were told Friday to take home all instructional materials such as textbooks, notebooks and supplemental materials. For students who were absent Friday or unable to gather materials to take home, the district will post on its website a time when these items can be picked up, Freeman said.

He said the district is working to get lessons, assignments and activities posted for students to do at home. He said those will be on the district's website and an email will be sent to families once they are posted.

Assistant Superintendent Julie Powell said completing the at-home lessons and activities that will be made available to students will not be required, but highly encouraged. She said no students will be penalized or get failing grades for not doing the work.

"We will not hold this work against kids if they don't have access or can't do it. It's intended to keep learning going. It's not designed to punish kids," Powell said.

Powell said non-union employees will be paid "because that's a hardship if they're not." Food service workers will continue to provide breakfast and lunch to children who are eligible for free and reduced-price meals.

"We'll be traveling to three or four areas within the district, and meals will be taken to a central location within those areas. We're excited to offer that. Parents of eligible students will be notified," she said.

Besides classes being canceled, sports activities, field trips and concerts and performances all have been cancelled.

Lake Michigan Catholic elementary, middle and high schools will be closed Monday through April 2, and spring break will continue as scheduled from April 3–13. All activities and events at both buildings, including day care programs, are suspended until further notice.

"We started preparing for this situation as soon as it was clear that COVID-19 would affect our community," said LMC Middle/High School Principal James White. "By planning in advance, we will keep our students learning throughout this closure."

Virtual learning will begin on Monday at the elementary school and Tuesday at the middle/high schools. Elementary administration and teachers will work directly with parents to provide at-home activities that will keep student learning on track. These will be clearly communicated via email, according to LMC Elementary Principal Larry Hoskins.

All LMC hourly and salaried staff will continue at full pay during the three-week closure. Existing sick time policies remain in effect for all staff, and at this time, there are no changes to staff schedules or expectations during break.

Nicki Britten, health officer for Berrien County, said as of Friday no cases of COVID-19 had been reported in Berrien County.

"We understand that this statewide school closure decision raises a lot of questions for families in our community," Britten said in a news release. "This social distancing measure may seem extreme, particularly before the virus is spreading in Berrien County, but these actions will help mitigate the spread of the virus throughout the state, and result in slowed progression of illness and fewer deaths overall. We all need to do our part to protect the members of our community who are most at risk of serious illness."

All school facilities, including sports fields and auditoriums, will remain closed to the public during the state-ordered school closure. All facility-rentals and community education classes are postponed until schools reopen.

Parents whose children have medications on file at their school or medical equipment used at school should contact their school district's administration office to make arrangements to pick up the items that will be needed at home. Medications and equipment not needed can remain at school.

School officials said they are waiting for guidance from the state regarding whether the school year will be extended to make up missed days.

Contact: jswidwa@TheHP.com, 932-0359, twitter@hpswidwa

CHURCHES

From page A1

ask – we'll do our best to serve. All of us are called in this time to take care of each other, even when practicing 'social distancing.'"

Gulley said his church has already been practicing social distancing.

"In church Wednesday night, everyone was fist bumping, there was no hugging like they normally do, some were elbowing," he said. "And if you're sick, we encourage you to stay home."

Gulley said the Ministerial Alliance has been working with Mayor Marcus Muhammad, the Berrien County Health Department and other organizations to be proactive.

"It's not that we don't believe in faith. We believe God can protect us, but the Bible teaches us, "Faith without works is dead.' We are praying, but we realize this is a pandemic," he said.

Wendy Golob, administrative assistant for the St. Joseph Parish, said The St. Joseph Catholic Church has a plan that is very fluid.

"We are remaining open, but some individual activities are cancelled," she said. "If they have any doubt, they can check with their small group leaders."

Bishop Paul Bradley, of the Diocese of Kalamazoo, wrote in a letter to all the churches under it that he would grant a dispensation from the obligation to attend Sunday Mass for those who feel they are at risk and need to stay home.

"All regularly scheduled masses will be celebrated for those who are able to participate," he wrote.

Though the school at Trinity Lutheran Church in St. Joseph will be closed as mandated by the state, a decision on what to do about church services was still being made Friday afternoon, according to a representative.

Pastor Phil Bubar from The Chapel EFC in St. Joseph, said the church would not be holding services, but that it would have a livestream.

"If you're sick in any way, especially the elderly, just stay home," Bubar said. "You can watch the livestream and that has been a wonderful gift."

Pioneer Memorial Church on the Andrews University Campus in Berrien Springs closed Wednesday in conjunction with the school.

In a letter to the PMC church family, Lead Pastor Dwight Nelson reported that the church's worship experience will now be online only with both the 9 a.m. and 11:45 a.m. Saturday services being livestreamed. The services will be streamed at pmchurch.org and also be available on the church's Facebook page.

He said the church is also working to incorporate an online component for children's Sabbath School classes. The church will be working to maintain community fellowship with small groups continuing to meet.

Contact: anewman@TheHP.com, 932-0357, Twitter: @HPANewman

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Michigan coronavirus outbreak: Testing, supplies are still a problem

By KRISTEN JORDAN SHAMUS and ERIC D. LAWRENCE
Detroit Free Press

Lives were disrupted with closures and cancellations across the state Thursday as the number of confirmed cases of COVID-19 jumped to 12.

Attention turned to testing, and why more people in Michigan and around the country haven't been tested for the novel coronavirus.

There simply aren't enough tests yet, doctors say. And although the situation is likely to get better soon – commercial labs are ramping up production – there still aren't enough to test every person who wants to be tested.

As of late Thursday, 158 Michiganders had been tested for the virus, according to the Michigan Department of Health and Human Services. Twelve people in seven counties tested positive for COVID-19, though the results are pending confirmation from the U.S. Centers for Disease Control and Prevention; 120 tests were negative and results of 26 tests were pending.

In a state of nearly 10 million people in an outbreak situation, "it's inadequate," said Dr. Rob Davidson, an emergency room doctor in Fremont, Michigan, and executive director of the Committee to Protect Medicare.

"We're testing a little over 20,000 a day in a country of 330 million people. South Korea was testing about 10,000 a day in a country of 50 million people. So we're way behind the curve on that."

Michigan public health officials now have the capacity to test about 1,300 people, said Lynn Sutfin, a spokeswoman for MDHHS said. Its tests were supplied by the U.S. Centers for Disease Control and Prevention as well as some purchased from Integrated DNA Technologies, an Iowa-based commercial lab.

While the state lab "has enough test kits for the volume that we have been seeing," said Dr. Joneigh Khaldun, chief medical executive and chief deputy director for health at the MDHHS, "... as we start finding more cases, there is a possibility that we will run out of tests, so it's incredibly important that the federal government keeps up with that demand."

But because the supply of tests is limited, Sutfin said health officials are making decisions using guidelines put in place by the CDC.

Khaldun said late Thursday that she's telling doctors, "do not hold back if you think it is appropriate for someone to be tested. And what that means is as we are continuing to test appropriately.

"I think people, if they're concerned, they should have a conversation with their clinician. I don't think everybody needs the test, but certainly it is up to the clinician's discretion. Doctors know what they're doing."

CDC recommends that priority for testing be given to people who are hospitalized and have COVID-19 symptoms of fever, cough, and difficulty breathing would most likely get tested, especially if knowing the patient's COVID-19 status helps inform decisions about infection control.

Others who are more likely to be approved for testing include people with COVID-19 symptoms who are older than 60, and people who are symptomatic with chronic underlying medical conditions that put them at higher risk for severe illness from the disease.

Priority also is given to anyone, including health care workers, who have COVID-19 symptoms and traveled in the last 14 days to places where there is a heavy outbreak or those who had close contact with a confirmed case of the virus.

But if those scenarios don't describe you, some doctors say you might not get a COVID-19 test right now.

Heavily testing matters, Davidson said, so we can better understand how widespread the disease is, isolate people who have novel coronavirus and protect those who are most vulnerable.

"One of the guidelines from the CDC is ... if you've been in contact with a positive patient," Davidson said. "Well, the circular logic is if we're not testing anyone, we don't know who the positives are, and therefore, we don't know who we should be testing.

"So, ideally, anyone with symptoms, we should be getting a test done just to identify cases, to mitigate the spread of disease by being able to isolate those folks. And then kind of trace those cases out to know who else might be at risk, particularly, you know, high-risk groups of people, people in nursing homes, in skilled nursing facilities, people at dialysis centers and chemotherapy centers.

"Those are the folks that we are trying more than anything to protect. Those are the folks that are going to suffer from this."

The CDC and U.S. public health labs had completed just over 11,000 tests nationally as of Tuesday.

Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, acknowledged in a hearing Thursday before Congress that the testing situation in the U.S. isn't up to par.

"The system ... is not really geared to what we need right now," he said. "... That is a failing. It is failing. Let's admit it. ... The idea of anybody getting it easily the way people in other countries are doing it, we're not set up for that.

"Do I think we should be? Yes. But we're not."

A problem with testing from the start

The U.S. testing capacity for novel coronavirus was snarled from the start by technical glitches with the tests CDC created for use in its labs and distributed to some state and local laboratories.

The CDC initially developed test kits with three components, or reagents, to detect the COVID-19 virus. Some states had trouble validating one of three components in the kits.

It wasn't until Feb. 28 that the agency discovered that the tests would accurately work by leaving out the faulty reagent, using the remaining two components to detect novel coronavirus.

On March 2, the CDC tested and authorized test kits made by a commercial lab company called Integrated DNA Technologies in Coralville, Iowa. Since then, the company manufactured more than a million tests.

And the company's spokesman, Lee Betancourt, said it is prepared to delivery another 2.5 million tests to CDC by the end of this week, "and 5 million tests per week starting March 16, and thereafter."

But the tests are made specifically for CDC and other institutions. It's not a direct-to-consumer kind of test.

"These tests require specific equipment and consumable reagents in order to complete the testing," Betancourt said in an email message to the Free Press.

As it was working out problems with the tests, CDC also had strict recommendations for who should qualify for testing.

Initially, it only recommended testing for people with COVID-19 symptoms who had been to the Hubei Province of China, where the outbreak originated, and those who were symptomatic with close contact to a known positive case.

Slowly, the criteria for testing broadened to include health care workers who treated known COVID-19 cases, and people who had recently traveled anywhere in China, and then other international coronavirus hot spots, such as Iran, South Korea, and Italy. Now, it includes most of Europe and domestic locations where there is significant community spread.

The lack of functioning tests combined with tight CDC testing criteria created a scenario that significantly limited America's ability to gauge just how widespread novel coronavirus had truly become.

And then people started to die.

A man from King County, Washington, was the first person in the U.S. to die of novel coronavirus, health officials announced Feb. 29. Two days later, the death toll reached six.

As of Thursday afternoon, at least 39 people had died in the U.S. of the virus, and the case count topped 1,500.

Other commercial labs also are working on COVID-19 test kits to make them more readily available.

On Monday, Secaucus, N.J.-based Quest Diagnostics developed and validated a new test for COVID-19 at its infectious disease laboratory in San Juan Capistrano, Calif.

Rachel Carr, a Quest spokeswoman, said the company is scaling up capacity and expects to have performed several thousand tests by the end of this week, and tens of thousands in the coming weeks. Quest plans to begin testing at two other labs – one in Chantilly, Va., and another in Marlborough, Mass. – as well.

"We're working all across the United states," Carr said. "People are reaching out to us. The testing is available to any provider," she said, noting that providers request the coronavirus tests through the company's ordering system as they would for any medical testing they usually do.

Cautiously underway

Four patients at Dr. Lisa Elconin's practice in West Bloomfield pulled up in their cars, rolled down the driver's side window and were swabbed this week for COVID-19, she said.

A sample is collected on a swab inserted deep into the nose and another at the back of the throat, which often makes the patient cough and gag, spraying droplets that may have the virus all over the person who's collecting the sample.

And that's a big worry, she said, because her office doesn't have anywhere near the amount of personal protective equipment it needs to protect the doctors, nurses and other staff – let alone the other patients.

"When someone comes into the office, if they're high risk, we're supposed to give a mask," she said. "We have the regular mask, but we don't have the proper mask, the N-95s. And we don't have the gowns. We have old masks and we don't have the protective gear for ourselves."

That's why the medical practice, Infinity Primary Care, has resorted to testing patients in their cars, she said, to protect as many patients and staff by keeping suspected cases outdoors. It also limits the amount of protective gear that's needed to test each patient to one set – for the person who draws the sample.

"It's really upsetting," she said, "that we cannot get appropriate medical gear to protect ourselves."

Elconin has had an order in to the medical supply company her practice uses for N-95 respirator masks, face shields and gowns, but said it's unclear when they'll arrive.

"They're on back order because I think people hoarded it all ahead of time," Elconin said.

She's asked the hospitals where she has rights if they have any personal protective supplies to share, but has been denied.

Tucked in a storage closet, she said, were some expired masks from more than a decade ago. She pulled them out.

"We're going to use our old gear from the SARS epidemic that we still have. It's expired, but that's all we have," she said.

"We are the front lines, and we do not have protective gear we need to protect ourselves."

Trump declares virus emergency; Pelosi announces aid deal

By LISA MASCARO, ZEKE MILLER, ANDREW TAYLOR and JILL COLVIN
Associated Press

Evan Vucci / AP

President Donald Trump, right, listens as Dr. Deborah Birx, White House coronavirus response coordinator, speaks during a news conference about the coronavirus in the Rose Garden of the White House, Friday, in Washington.

WASHINGTON — President Donald Trump on Friday declared the coronavirus pandemic a national emergency in order to free up more money and resources. But he denied any responsibility for delays in making testing available for the new virus, whose spread has roiled markets and disrupted the lives of everyday Americans.

Speaking from the Rose Garden, Trump said, "I am officially declaring a national emergency," unleashing as much as $50 billion for state and local governments to respond to the outbreak.

Trump also announced a range of executive actions, including a new public-private partnership to expand coronavirus testing capabilities with drive-through locations, as his administration has come under fire for being too slow in making the test available.

Trump said, "I don't take responsibility at all" for the slow rollout of testing.

Late Friday, House Speaker Nancy Pelosi announced a deal with the Trump administration for an aid package from Congress that aims at direct relief to Americans – free testing, two weeks of sick pay for workers, enhanced unemployment benefits and bolstered food programs.

"We are proud to have reached an agreement with the Administration to resolve outstanding challenges, and now will soon pass the Families First Coronavirus Response Act," Pelosi announced in a letter to colleagues after days of negotiations with Treasury Secretary Steven Mnuchin. The House was poised to vote late Friday.

Trump tweeted his approval. "I fully support H.R. 6201: Families First Corona-Virus Response Act," Trump wrote.

"I encourage all Republicans and Democrats to come together and VOTE YES!" He added, "Look forward to signing the final Bill, ASAP!"

The crush of late-day activity capped a tumultuous week in Washington as the fast-moving virus shuttered the capital's power centers, roiled financial markets and left ordinary Americans suddenly navigating self-quarantines, school closures and a changed way of life.

The White House was under enormous pressure, dealing with the crisis on multiple fronts as it encroached ever closer on the president.

Trump has been known to flout public health advice – eagerly shaking hands during the more than hour-long afternoon event – but acknowledged he "most likely" will be tested now after having been in contact with several officials who have tested positive for the virus. "Fairly soon," he said.

Still, Trump said officials don't want people taking the test unless they have certain symptoms. "We don't want people without symptoms to go and do that test," Trump said, adding, "It's totally unnecessary."

Additionally, Trump took a number of other actions to bolster energy markets, ease the financial burden for Americans with student loans and give medical professionals additional "flexibility" in treating patients during the public health crisis.

"Through a very collective action and shared sacrifice, national determination, we will overcome the threat of the virus," Trump said.

Central to the aid package from Congress, which builds on an emergency $8.3 billion measure approved last week, is the free testing and sick pay provisions.

Providing sick pay for workers is a crucial element of federal efforts to stop the rapid spread of the infection. Officials warn that the nation's healthcare system could quickly become overwhelmed with gravely sick patients, as suddenly happened in Italy, one of the countries hardest hit by the virus.

The ability to ensure paychecks will keep flowing – for people self-quarantining or caring for others – can help assure Americans they will not fall into financial hardship. There is also three months of paid family and medical leave. Small and mid-sized employers will be reimbursed through tax credits.

"We have an agreement that reflects what the president talked about," Mnuchin said late Friday on Fox Business.

Throughout the day hopes for swift passage of the bill stalled as talks dragged and Trump dismissed it during as "not doing enough." Republicans were reluctant to come on board without his backing, according to a person unauthorized to discuss the talks and granted anonymity.

Ahead of Trump's new conference, Pelosi delivered a statement from the speaker's balcony at the Capitol imploring the Trump administration and congressional Republicans to "put families first" by backing the effort to provide Americans with relief.

"Our great nation has faced crisis before," Pelosi said. "And every time, thanks to the courage and optimism of the American people, we have prevailed. Now, working together, we will once again prevail."

Pelosi and Mnuchin engaged in days of around-the-clock negotiations with cross-town phone calls that continued even as Trump was speaking. Both indicated earlier they were close to a deal. Voting in the Senate is not yet set, with senators out of town for the weekend, scheduled to return Monday.

They both promised a third coronavirus package will follow soon, with more aggressive steps to boost the U.S. economy, which economists fear has already slipped into recession.

The financial markets closed on an upswing after one of the worst nosedives since the 1987 downturn.

For most people, the new coronavirus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia.

The vast majority of people recover. According to the World Health Organization, people with mild illness recover in about two weeks, while those with more severe illness may take three to six weeks to be over it.

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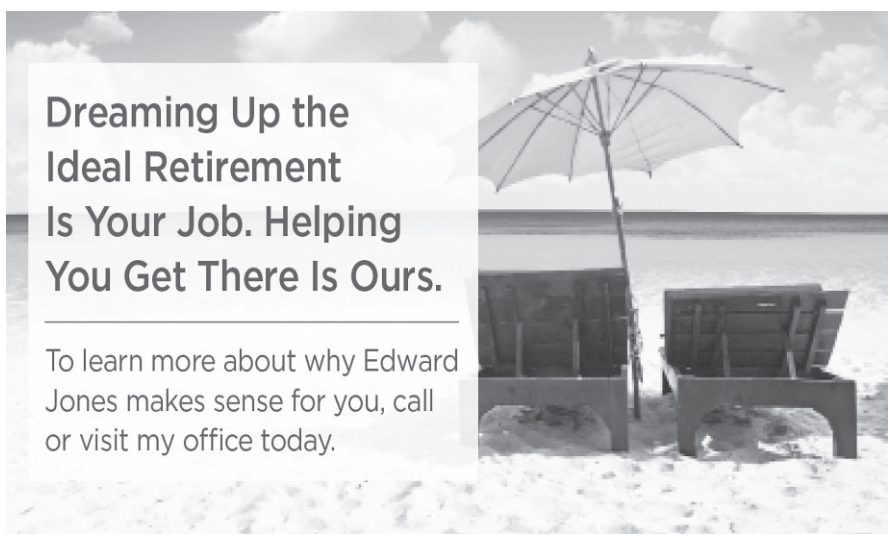
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Karla K McLean
Financial Advisor
2560 South Cleveland Ave, Ste 2
St Joseph, MI 49085
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Financial Advisor
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South Haven, MI 49090
269-637-5113

Daniel Ciaravino
Financial Advisor
3069 West John Beers Road
Stevensville, MI 49127
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Financial Advisor
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Supreme Court petitioned on police officers' legal immunity

By MATTHEW BARAKAT
Associated Press

Institute for Justice via AP

James King is pictured in front of the Supreme Court building in Washington, D.C. A public interest law firm is asking the Supreme Court to consider whether police officers and other government agents should have broad immunity from civil lawsuits. King was a college student at Grand Valley State in Michigan in 2014 when he was beaten. He sued the officers who arrested him, but a judge tossed out the case, ruling that the officers were entitled to immunity for their actions.

ARLINGTON, Va. — James King had no idea that the men who grabbed him and took his wallet were plainclothes officers looking for a fugitive. So he ran off. And when they caught him, he took a monstrous beating.

Bystanders also were confused. One called 911 to report the beating, telling a dispatcher: "They're going to kill this man."

King, 27, was a college student at Grand Valley State in Michigan in 2014 when he was beaten. He sued the officers who arrested him, but a judge tossed out the case, ruling that the officers were entitled to immunity for their actions.

King's case is one of several taken up by the Arlington-based Institute for Justice in an effort to get the U.S. Supreme Court to reconsider the "qualified immunity" doctrine, which frequently shields police officers and other government agents from lawsuits when they are accused of violating a person's constitutional rights.

"The biggest problem is, these doctrines have no basis in the history of this country," said Anya Bidwell, one of King's lawyers with the institute. "They are inconsistent with our founding principles."

The qualified immunity doctrine was first enunciated by the Supreme Court in 1967, and expanded greatly by the court in the 1980s. As it currently stands, officers can only be held liable for their actions if a court has previously found officers liable in an analogous circumstance, Bidwell said.

The Institute also has petitioned the high court to take the case of Shaniz West, whose home in Caldwell, Idaho, was destroyed by officers looking for her ex-boyfriend. They hope to learn as soon as later this month whether the justices will review the cases.

One of the officers sued by King is an FBI agent who was participating in a federal-local task force in Grand Rapids, Michigan. The FBI and a Grand Rapids spokesman declined comment. A spokeswoman for the City of Caldwell did not respond to an email seeking comment.

In a phone interview, King said he feels lucky to be alive after being beaten by officers who seemed unfazed by the fact that bystanders were witnessing the attack in broad daylight. He said one of his lawyers told him that if he'd been black, he would have been killed.

"I thought I was going to be killed," he said. "And there are people all over the country who deal with this on a daily basis."

King was charged with resisting arrest and assaulting a police officer. Court records indicate he bit one of the officers who had him in a chokehold. A jury acquitted King on all charges.

Justices have signaled some interest in the topic. In 2017, Justice Clarence Thomas wrote that the court should find an appropriate case to reconsider the doctrine. As with other elements of criminal justice reform, a left-right coalition of liberals concerned about police abuse and conservatives concerned about unaccountable government has emerged to agitate for change.

While there is strong momentum for reconsidering the qualified immunity doctrine, it has its defenders. In a Notre Dame Law Review Journal titled "A Qualified Defense of Qualified Immunity," professors Aaron Nielson and Christopher Walker write that the doctrine is entitled to a significant measure of deference now that it has been in place for 50 years, and indeed expanded by the high court over time.

"Absent dramatic new information, until and unless Congress says otherwise, qualified immunity should remain our law," the authors write.

Cities and local governments also support the immunity, arguing that police need a measure of protection to do their job without looking over their shoulders.

Lisa Soronen, executive director of the State and Local Legal Center, which advocates for local governments before the Supreme Court, said qualified immunity is key to the financial solvency of state and local governments which could otherwise be overwhelmed by lawsuits.

Also, it's important for officers to know they have some legal protection on the job, she said.

"You don't want an officer hesitating," she said. "They have to act in these hard situations."

She said the doctrine has been under attack since it was targeted by a libertarian think tank, the Cato Institute. But she said changing a doctrine that has stood for decades could end up confusing the immunity issue rather than clarifying it.

"Relaxing the idea may sound like a good idea, but where do you draw the line?" she asked.

Judge: Hawaiian 'princess' needs help managing $215 million estate

HONOLULU (AP) — A 93-year-old Native Hawaiian heiress needs someone to handle her estate despite taking testimony from the so-called princess on Monday that she didn't need a conservator because she's still alive, a judge ruled Friday.

"Ms. Kawananakoa is a charming and gracious lady, in the best sense of the word. She has a great sense of humor and is tremendously endearing," said state Judge James Ashford. "Nevertheless, the Court finds ... that for reasons other than age Ms. Kawananakoa is unable to manage her property and business affairs effectively because of an impairment."

Abigail Kawananakoa's $215 million trust has been tied up in a court case since she had a stroke in 2017.

KAWANANAKOA

Kawananakoa says she's fine. After the stroke, she married her partner of 20 years, Veronica Gail Worth, who later took the heiress' last name. Board members of her foundation and ex-employees say the wife is manipulating Kawananakoa. Lawyers for the couple dispute that.

Kawananakoa inherited her wealth as the great-granddaughter of James Campbell, an Irish businessman who made his fortune as a sugar plantation owner and one of Hawaii's largest landowners.

Native Hawaiians consider her a princess because she's a descendant of the family that ruled the islands before the overthrow of the Hawaiian kingdom in 1893. They have been closely watching the case because they are concerned about the fate of a foundation she set up to benefit Hawaiian causes.

When Megan Kau, an attorney representing Kawananakoa's former housekeeper, asked if Kawananakoa understood who her trustee is, she said, "Well, I'm not dead yet, so what do you mean trustee? Who needs to handle my estate if I'm still alive?"

On the witness stand, Kawananakoa said she disputed that she suffered a stroke.

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DO YOU REMEMBER?

25 years ago – 1995

Heart patients, concerned about a report published Saturday that indicates calcium-channel blockers might increase the risk of a heart attack by 60 percent, began calling their cardiologists' offices Monday morning.

"We had hundreds of calls and people stopping by," said Dr. Jerome Kuhnlein, a cardiologist at Cedarwood Medical Center in St. Joseph. Kuhnlein called the report on the study "irresponsible" and said patients should continue to take their medication since discontinuing it could actually do more harm than good.

35 years ago – 1985

Ten young women were named to the Red Arrow Conference all-league volleyball team for 1985. They are: Cheri Jones of Hartford; Julie Doyle, Lisa Lozmack and Sheila Parm, all of Galien; Jill Munson of Bangor; Margaret Valantiejus of New Buffalo; Mary Wegenka of Watervliet; and Betsy Wassilak, Angela LoPresti and Melissa Companion, all of Lake Michigan Catholic.

50 years ago – 1970

The 296 employees at the Berrien County Courthouse in St. Joseph received the good news that 38 more parking spaces are about to be created. A plan was approved to build 38 new spaces at the north end of the courthouse for about $3,000. The Berrien County Building Authority also approved $7,250 to pay for three parking lot entrance-exit gates that now are on order.

TODAY IN HISTORY

By THE ASSOCIATED PRESS

Today is Saturday, March 14, the 74th day of 2020. There are 292 days left in the year.

Highlight in history:

On March 14, 1794, Eli Whitney received a patent for his cotton gin, an invention that revolutionized America's cotton industry.

On this date:

In 1883, German political philosopher Karl Marx died in London at age 64.

In 1885, the Gilbert and Sullivan comic opera "The Mikado" premiered at the Savoy Theatre in London.

In 1907, President Theodore Roosevelt signed an executive order designed to prevent Japanese laborers from immigrating to the United States as part of a "gentlemen's agreement" with Japan.

In 1962, Democrat Edward M. Kennedy officially launched in Boston his successful candidacy for the U.S. Senate seat from Massachusetts once held by his brother, President John F. Kennedy. (Edward Kennedy served in the Senate for nearly 47 years.)

In 1964, a jury in Dallas found Jack Ruby guilty of murdering Lee Harvey Oswald, the accused assassin of President John F. Kennedy, and sentenced him to death. (Both the conviction and death sentence were overturned, but Ruby died before he could be retried.)

In 1980, a LOT Polish Airlines jet crashed while attempting to land in Warsaw, killing all 87 people aboard, including 22 members of a U.S. amateur boxing team.

In 2001, inspectors tightened U.S. defenses against foot-and-mouth disease a day after a case was confirmed in France.

5-Day Forecast for St. Joseph

Today	Tonight	Sunday	Monday	Tuesday	Wednesday
Cloudy	Partly Cloudy	Sunny	Partly Cloudy	Mostly Cloudy	Partly Cloudy
36°	29°	41° / 31°	42° / 34°	43° / 36°	49° / 41°

Local Outlook

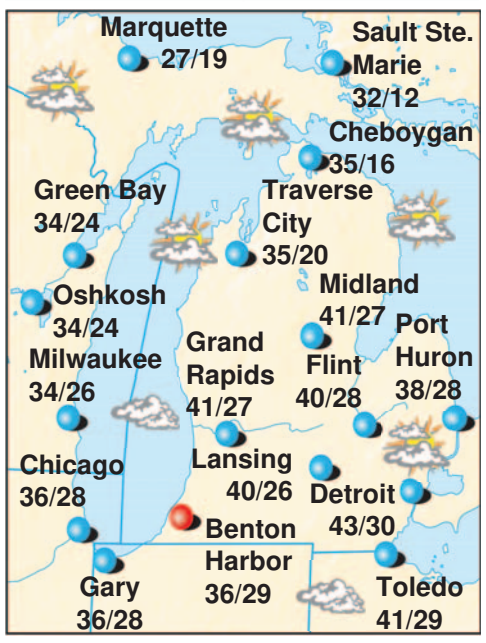
Today we will see cloudy skies with a high temperature of 36°, humidity of 61%. East southeast wind 5 to 13 mph. Expect partly cloudy skies tonight with an overnight low of 29°. Northeast wind 6 to 13 mph. The wind chill for tonight could reach 23°.

Sun and Moon

Sunrise ..... 7:58 a.m.
Sunset ..... 7:51 p.m.
Moonrise ..... 12:58 a.m.
Moonset ..... 11:09 a.m.

Last	New	First	Full
3/16	3/24	4/1	4/7

Regional Map



Local Almanac

Benton Harbor Yesterday

Temperature

High	47°
Low	33°
Normal High	45°
Normal Low	28°
Record High	74° in 2007
Record Low	4° in 2014

Precipitation

Yesterday	0.00"
Month to date	0.60"
Normal for month	0.97"
Year to date	5.52"
Normal Year to date	4.14"

Air Quality

Yesterday 27
Main Offender ..... Ozone

The higher the number, the greater the need for people with respiratory problems to reduce outside activity.

0-50 ..... Good
51-100 ..... Moderate
101-150 .... Sensitive
151-200 .. Unhealthy

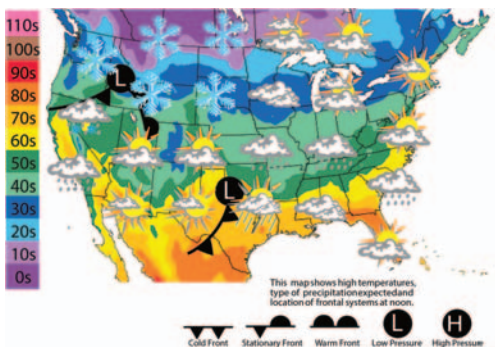
Weather Trivia

What was Benjamin Franklin's contribution to meteorology?

Answer: He showed that lightning is electricity.

National Weather Map

Forecast map for March 14, 2020



For latest weather updates: **www.UpdatedWx.com/HP**

Lake Michigan

Today, N wind 7 to 10 kt. Cloudy. Waves 3 to 4 ft. Water temperature 34 degrees. Tonight, NE wind around 12 kt. Mostly cloudy. Waves around 3 ft.

Michigan Forecast

Upper Peninsula

Today, skies will be mostly cloudy with highs in the 20s and 30s. Northwest wind 9 to 13 mph. Expect mostly sunny skies Sunday with highs in the 20s and 30s. East northeast wind 8 mph.

Lower Peninsula

Today, skies will be cloudy with highs in the 30s and 40s. East southeast wind 5 to 13 mph. Expect sunny skies Sunday with highs in the 30s and 40s. Northeast wind 8 mph.

How to clean the bundle of germs that is your phone during the coronavirus pandemic

By TALI ARBEL
AP Technology Writer

NEW YORK — You're washing your hands countless times a day to try to ward off the coronavirus.

You should also wash that extension of your hand and breeding ground for germs – your phone. Tests done by scientists show that the virus can live for two to three days on plastic and stainless steel. The Centers for Disease Control and Prevention recommends cleaning all "high-touch" surfaces daily, including phones, keyboards and tablet computers.

But cleaning your phone improperly can damage it. You want to avoid getting moisture inside it or scratching the surface. Don't spray cleaners directly on the phone, don't dunk it in cleaning solutions, don't spray it with compressed-air devices used to clean keyboards and avoid rubbing it with abrasive materials.

Instead, start by turning off the phone and unplugging all cables. Your phone shouldn't be charging as you clean.

You can use Clorox wipes or wipes with 70 percent alcohol, which you can get at the drugstore, to wipe down your phone. Apple, which has cautioned against using household cleaners on its phones, says to do that "gently." AT&T has further recommended wringing out disinfectant wipes before using them on a phone.

You can also use soft cloths to clean the phone, like a microfiber cleaning cloth or the cloths used to clean camera lenses or your glasses. Google says you can dip the cloth in soap and water, as long as you're careful not to get moisture in the phone. AT&T says paper towels work, too. You can spray them with disinfectant. Again, don't spray the phone itself.

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hp LOCAL & STATE

More coronavirus closures in Southwest Michigan

Some government services also closed

By ALEXANDRA NEWMAN
HP Staff Writer

Every expert is saying, "stay home if you sick," but most will be forced to stay home anyway with events and large public gatherings being canceled due to the coronavirus/ COVID-19 scare.

Some government services will also be unavailable.

Van Buren County will be closed to the general public on Monday and Tuesday for the courts, elected officials and administration to develop operational protocols as a response.

The Van Buren County Administration Building will be open at 1 p.m. Tuesday for the Board of Commissioners meeting to discuss Van Buren County's response to COVID-19.

Beginning Monday, Niles City Hall and South Haven City Hall will only be open for essential business, according to news releases.

Both are requesting citizens call or use the city websites whenever possible to contact city offices and departments, and make payments.

Michigan Secretary of State Jocelyn Benson announced Friday afternoon that all Secretary of State branches are now appointment only for three weeks.

Some meetings, like the one set for Wednesday for the Berrien County Parks Commission, have been canceled.

Libraries are cancelling all events and use of their community rooms, and some are even completely closing.

Watervliet District Library will close through April 5, though staff will be available during its regular business hours beginning Monday to answer questions by phone, email or through social media, as needed, and provide limited service.

The Boys & Girls Clubs of Benton Harbor will be closed until April 6, though it does have plans to offer meal services to area children.

Community groups like The Berrien County Democratic Party, the Rotary Club of St. Joseph-Benton Harbor, the Michigan Flywheelers Museum and Interfaith Action of Southwest Michigan will not hold meetings or special events.

Arts organizations and venues such as the Krasl Art Center, the New Territory Arts Association, The Acorn and Southwest Michigan Symphony Orchestra have canceled all events.

The Silver Beach Carousel will be open this weekend, then close from Monday to April 5.

The Humane Society of Southwestern Michigan is closed until further notice.

Sarett Nature Center has canceled all programs through April 5, but its trails remain open.

"Time in nature isn't an antidote for a virus, but it is good for your mind and soul during times of anxiety. At this time we are keeping regular hours at our nature center, but that may change. Please check our website and social media pages for potential changes," Sarett officials wrote on their Facebook page.

Coloma has canceled its annual St. Patrick's Day Celebration on Saturday, and the Buchanan Area Chamber of Commerce canceled its annual Chili Walk that was set for April 2.

The Cass County 4-H Leaders' Association has postponed its annual dinner and live auction until Saturday, May 30.

The Bottoms Up for A Cure Pub Run, with proceeds to go to the Berrien County Cancer Service, was set for April 25 but has now been postponed until the fall.

Contact: anewman@TheHP.com, 932-0357, Twitter: @HPANewman

ST. JOSEPH SCHOOLS

Photos by Tony Wittkowski / HP staff

Lincoln Woolridge, 11, climbs through several rollers Wednesday in the Mike Wagner Social Emotional Learning Room at Lincoln Elementary School. The room will be used for students who need to relieve stress.

Navigating social situations

Lincoln Elementary introduces social emotional learning room

By TONY WITTKOWSKI
HP Staff Writer

ST. JOSEPH — Earlier this week, Lincoln Elementary School began offering an alternative outlet for students to relieve stress and succeed in class.

The school turned a previously unused space into a social emotional learning room, which gives students a quiet environment to practice strategies in calming themselves.

"We need to teach kids how to regulate their emotions and how to come up with strategies to be successful in the classroom, as well as other social situations," Principal Craig Hubble said.

That teaching is hard to do in a classroom with 25 kids, Hubble said.

The room limits the room to under 10 students, and includes board games and non-traditional seating. The seating includes a nylon swing in the corner and a few bean-bag chairs.

"I have students who just know

See **LEARNING**, page B2

From left: Aubrie Lle Floyd, 10, and Clara Dodson, 11, play Chutes and Ladders on Wednesday during lunch inside the Mike Wagner Social Emotional Learning Room at Lincoln Elementary School.

BERRIEN COUNTY TRIAL COURT

Glisson declines plea deal; prelim set for March 19

By LOUISE WREGE
HP Staff Writer

GLISSON

ST. JOSEPH — The Coloma man who allegedly attacked a St. Joseph High School senior at the school on Feb. 20 declined an offer to plead to a lesser charge Friday during a preliminary exam conference at the Berrien County Courthouse in St. Joseph.

Glisson, 51, of Coloma was arraigned March 4 on the felony charge of assault by strangulation, which carries a sentence of up to 10 years in prison. His attorney, Tat Parish, told Berrien County Trial Court Judge Gordon Hosbein that his client declined the offer of aggravated assault, a misdemeanor carrying the sentence of up to one year in jail.

He next appears at 8:30 a.m. March 19 for a preliminary exam hearing in front of Hosbein. He remains out on a $5,000 bail.

Glisson is accused of attacking 18-year-old Steve Meridy Jr. while having a conversation with him. At the time, Glisson was the site coordinator for the Boys and Girls Club of Benton Harbor at the high school. The club fired Glisson shortly after the confrontation.

In an emailed statement on March 4, Berrien County Prosecutor Michael Sepic said that "as witnesses and video suggest, Glisson went after Meridy, putting his hands around Meridy's throat."

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

Ask a Cop

TROOPER HOLLY HIGGS
Michigan State Police

Stop signs in parking lots are a tricky area of law

You know those stop signs right outside the store in parking lots like Meijer and Kohl's? If there are no pedestrians, do you still have to stop at those stop signs? I know you do at normal intersections, but do you have to in these parking lots if there are no people crossing?

Mary, St. Joseph

Mary before I answer your question, there is a disclaimer. There are parts of the Michigan Vehicle Code which are open for interpretation. Every police officer, police department, judge or magistrate will interpret the code differently. Each police officer has their own interpretation of the code, and will enforce it accordingly.

Most laws in the Michigan Vehicle Code are clearly written. Unfortunately, Michigan Vehicle Code law on private parking lots is vague. There are five violations which can clearly be enforced on private property by all police officers. The five violations are reckless driving, careless driving, operating while impaired (drunk driving), driving while license suspended and handicapped parking violations.

The Michigan Vehicle Code never clearly states that an officer can enforce a stop sign violation on private property. Michigan does allow property owners to request that a police officer enforce traffic laws in a parking lot or on a private road. Then the sign(s) must be officially listed within The Michigan Manual on Uniform Traffic Control Devices (MMUTCD). Lastly, a traffic control order or ordinance must exist allowing the placement of the signs. When all three of the above listed items have been completed, police officers may enforce the stop sign.

Please remember that just because you believe a stop sign in a private property parking lot is not enforceable as running a stop sign, does not mean one could not be cited for either reckless or careless driving.

It is always good practice to stop at the stop signs, as there are normally pedestrians in the area. Police may not be able to enforce the stop signs within the parking lot, but they can enforce the stop signs leaving the parking lot. Even if there is no stop sign, one must always stop before leaving a private drive or ally. And yes, this does include the driveway to your house.

Send in your questions about the law; get an answer from those who enforce it. Email your question to AskACop@TheHP.com and it may be featured in an article.

National Park Service: Mich. park ponders cover fee

MUNISING (AP) — Pictured Rocks National Lakeshore might require an entrance free for visitors of the tourist destination that stretches along Lake Superior's shoreline in Michigan's Upper Peninsula, according to a National Park Service official.

The park has never charged guests, the Detriot Free Press reported Friday. The newspaper obtained emails from the Park Service containing information about a cover charge.

"I was wondering if you had any form of guidance of the steps that the park needs to take so that we could consider an entrance fee at the park," Josh Wilcoxen, Pictured Rocks administrative officer, wrote in an October email to the National Park Service's Midwest Region Recreational Fee Program.

Wilcoxen's inquiry comes months after Pictured Rocks Administrator David Horne told residents at a June meeting that a fee wasn't in the works. Earlier that month, someone posted a flyer indicating that a cover fee was under consideration.

Susan Reece, park spokeswoman, confirmed that "the park began the process of developing a recreational fee program last fall."

But Reece did not say what the fee would be or how and when it would be carried out.

"Can we no longer go fishing at Sable Lake? Can we no longer climb the sand dunes? Can we no longer take guests out to Sable Falls? That's what we can't figure out," said Aleta Hubbard, owner of close by how. Dunes Motel.

Congress designated Pictured Rocks as America's first national lake in 1966. It is known for its colorful sandstone cliffs, rock formations, waterfalls and acres of sand dunes.

Reece noted that the fee could fund some park updates, including beach access, a wheelchair accessible trail and other projects.

Donna Kolbus owns Shooters Firehouse Brewpub in Munising. She acknowledges implementing a fee isn't a popular idea but she doesn't think it will keep people from going.

"They (the Park Service) do a really good job. They patrol it, they help people. And if federal funds are being cut all over the place, I can see where they have to make up that money somehow.

Ellen Creager / Detroit Free Press / AP

This photo shows Miner's Castle, one of Michigan's Pictured Rocks National Lakeshore's sights, set against the clear waters of Lake Superior.

Check your mail: 2020 Census is coming

By KRISTI TANNER
Detroit Free Press

DETROIT — It's time to start checking your mail for an invitation to respond to the 2020 Census. Most people won't be getting knocks on their doors from census workers anytime soon, if ever.

The census is important. The population count is used for apportionment of seats in the U.S. House of Representatives, the distribution of federal dollars, grants and support to states, counties and communities and many other purposes by the private, non-profit and public sectors.

In a news release issued on Wednesday addressing COVID-19 concerns the U.S. Census Bureau stressed, "It has never been easier to respond on your own, whether online, over the phone or by mail – all without having to meet a census taker."

"Our preparation and contingency planning centers on two key principles: The health and safety of our staff and the public is of the utmost consideration and importance. We must fulfill our constitutional obligation to deliver the 2020 Census counts to the President of the United States on schedule, and we must adhere to our core task of counting everyone once, only once, and in the right place."

Nationwide, most households can expect an invitation by the end of next week. In some cases, where people don't receive their mail at home, a census worker will drop the invitation off. Most households will be invited to go online to complete the census survey. In areas where online responses are expected to be low, a paper questionnaire will be included with the invitation. All households can choose to respond online, by phone or by mail.

Here's what you can expect:

■ March 12-20: Households receive an invitation to respond to the 2020 Census.

■ March 16-24: Reminder letters are mailed.

Households that do not respond can expect to receive:

■ March 26 – April 3: Reminder postcard

■ April 8 – 16: Reminder letter and paper questionnaire

■ April 20-27: Final notice

In April and May, the Census Bureau will begin what it calls non-response follow-up. That's when you can expect to see census workers in communities, knocking on the doors of households from which responses were not received.

Questions on the Census include: number of people living in a household on April 1, 2020, do you own or rent your home, and the race, ethnicity and age of household members, to name a few. There are no citizenship questions.

For information visit 2020census.gov or call 844-330-2020.

Travel concerns delay ex-UAW chief's guilty plea

DETROIT (AP) — An expected guilty plea to corruption charges by former United Auto Workers President Gary Jones has been delayed due to the coronavirus and traveling concerns.

Jones was to appear in federal court in Detroit on Thursday. He's accused of conspiring with UAW cronies to embezzle more than $1 million.

Defense attorney Bruce Maffeo told The Detroit News that he asked for – and received – a two-week delay and that the guilty plea now will come on April 2. Maffeo is from New York.

Federal courts in eastern Michigan postponed many hearings at its five courthouses and all grand jury proceedings in an effort to limit the spread of COVID-19

Since 2017, nine union officials and a late official's spouse have pleaded guilty in the government's broad investigation, which has stretched from the UAW's coffers to a job training center funded by Fiat Chrysler. Some officials took kickbacks from union contractors.

Jones was president for about 1½ years until quitting under a cloud in November. The government said union money was spent on golf, cigars, spas, high-end lodging and liquor.

LEARNING

From page B1

that spaces like the lunch room and outside at recess are not situations they will be successful in," Hubble said. "These kids over time have developed their plans to include alternative recess options. So it's not a punishment. It's their choice that they will come here instead."

The room is officially referred to as the Mike Wagner Social Emotional Learning Room. Hubble said it's referred to as Mike's Bear Den for short.

The name stems from the elementary school's former principal who died in 2017.

"Mike's family has really invested their time and energy into mental health," Hubble said. "This is just a really great extension of that effort. We're helping support kids, not just academically, but giving them what they need to be successful."

The room is still a work in process.

Yoga posters will be added to the room, which is located in the lower level of the school. Computers are toward the back of the room, accompanied by headphones.

Hubble said there is a puppy at the school now, which will be trained as a support dog and be available at the room as well.

Part of the floor is still bare, as staff will be adding more foam floor when it is feasible, now that the coronavirus has temporarily shuttered school buildings.

"It's about retraining ourselves to not react to their behavior, but to see what the behavior might be in five or 10 minutes," Hubble said.

Colette Jasiak, a school social worker at Lincoln, has been involved in the room since Hubble announced they would bring one to the school last fall.

"The plan is to have a paraprofessional here at all times," Jasiak said. "We'll take kids through calming strategies to see what are most effective for them and work on plans to prevent problems in the future."

A calming effect

The school partnered with occupational therapists and social workers from Berrien RESA to create the room's look.

"We talked about what we want this room to be," Hubble said. "Our idea for it was very much a spa kind of space. Quiet. Relaxing. Calming. Something that didn't have too much simulation in it."

The room itself has several muted colors, from a dark blue floor to light blue walls. Soft music plays throughout the day and the overhead lights are covered with cloud patterns to simulate the outdoors.

Hubble said they started slow with the room's rollout to students.

He said he doesn't see there being more than 10 kids in the room at a time, since it would be self-defeating for students seeking a temporary reprieve from larger classes.

The room was paid for in large part by the St. Joseph Public Schools Foundation and the district's PTO (which also put in volunteer hours prepping the room).

Prior to its use as a SEL room, the space was a former teacher's lounge. However, it was most recently used as storage.

"I'm really looking forward to the prevention piece to all of this," Jasiak said. "It will be nice to set up a plan and predict when they will have a behavioral issue and put a prevention piece in place."

Hubble said the SEL room will help teachers early on in the day when a student expresses a stressor.

At Lincoln Elementary School, students log onto their devices and indicate to the teacher if they are in the red, yellow, green or blue. Those colors represent a range of emotions including anger, anxiety, happiness or sadness.

"(Teachers) know within the first five minutes of the school day if they have to talk with them to find out what's going on," Hubble said. "Knowing that kind of information, we can get some students to the SEL room to get them in check and back to green."

Contact: twittkowski@TheHP.com, 932-0358, Twitter: @TonyWittkowski

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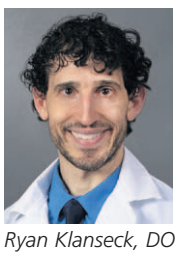

Ryan Klanseck, DO

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OBITUARIES

Ruth Elizabeth Baer

July 14, 1921 – March 5, 2020

Ruth Elizabeth Baer, 98, of St. Joseph passed away on Thursday, March 5, 2020, at her home.

A Celebration of Life Service will take place at 10:30 a.m. Saturday, March 21, at St. Matthew's Lutheran Church, 121 Kline St., Benton Harbor, with Pastor Jeff Bolwerk officiating. Burial will follow in Riverview Cemetery. Friends may visit with the family an hour prior to the service at the church. Memorial contributions may be made to St. Matthew's Lutheran Church, The D.A.N.K., or Michigan Lutheran High School. Those wishing to leave an online condolence may do so at www.starks-menchinger.com.

Ruth was born on July 14, 1921, in Berrien Springs, to Otto and Emma (Froemling) Dettmann. She attended Millburg School until eighth grade, when she began working and living with local families as a nanny to their children. After a few years as a nanny, Ruth began working at Modern Plastics. She worked there until the business closed, and then began her employment at Whirlpool Corporation until her retirement.

She married the love of her life, Paul Baer, on June 6, 1970, at St. Matthew's Lutheran Church in Benton Harbor. The two were happily married for almost 17 years before his passing in 1987. Ruth was a proud member of St. Matthew's Lutheran Church, where she had been confirmed in 1949, and the D.A.N.K. in Benton Harbor, where she was a member of the ladies' group for 40 years. Ruth also was a faithful supporter of Michigan Lutheran High School. During her younger years, Ruth enjoyed traveling and dancing to polka music; she would often travel around following her favorite polka bands. Ruth was a wonderful lady, who always knew how to brighten up anyone's day. Always known for her beautiful flower garden and spirit, Ruth will truly be missed by all who knew her.

Ruth is survived by her nieces and nephews: Donna, Ron, Darlene, Donald, Bob, Barbara, Denise, Darrell, William, Yalonda, Tim, Richard, Belinda and Steven.

Ruth was preceded in death by her parents, Otto and Emma; husband, Paul; brothers, Leroy, Donald, Otto, George and Richard Dettmann; sisters, Selma Abel and Irene Kovalik; and nieces, Dottie, Diane and Rhonda.

The family of Ruth Baer would like to extend a loving thank you to the staff at The Whitcomb; Ruth loved the socializing, the fun activities and everyone who made those possible. Another big thank you to Angie for always making sure Ruth's hair and nails were looking beautiful.

Earl J. Williams

July 24, 1925 – March 12, 2020

Earl J. Williams, 94, of St. Joseph passed away Thursday, March 12, 2020, at Lakeland Medical Center, St. Joseph, with his son, Rodger, by his side.

A Celebration of Life Service will be held at noon on Tuesday, March 17, at Starks & Menchinger Chapel, 2650 Niles Road, St. Joseph, with Pastor J. Dean Pickett officiating. Friends may visit starting at 11 a.m. until the time of service. Burial will follow in North Shore Memory Gardens in Hagar Shores. Memorial contributions may be made to the Williams family. Those wishing to share a memory of Earl may do so online at www.starks-menchinger.com.

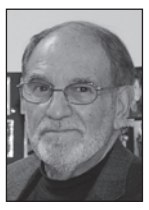
Earl was born July 24, 1925, in Alco, Ark., to Bill and Myrtle Williams. On Dec. 13, 1952, he married the love of his life, Betty Lou Carlock, at Euclid Center Church of God in Benton Heights. After retiring from Shepherd Casters in 1989, Earl enjoyed gardening, playing his guitar, watching/listening to the Chicago Cubs games and spending time with his friends and family. He was so very proud of his granddaughter, Lauren, for following her dream and graduating from the MSU Vet Tech program; grandson, Bryan, who is currently serving in the U.S. Air Force; and granddaughters, Kylie and Miranda, for graduating from high school.

Earl is survived by his son, Rodger (Christine) Williams; his grandchildren, Bryan (Lindsey), Lauren (fiancee Tyler Mahaffa), Kylie and Miranda; great-grandson, Logan; and great-granddaughter, Lilah; as well as many nieces and nephews. He will be dearly missed by all who knew him.

He was preceded in death by his wife, Betty Lou Williams; son, Ronald "Ronnie" Williams; his parents; sister, Bessie; and brothers, Jesse, Savage, Ernest, Max and Willie.

Joseph John Gagliardo

Dec. 16, 1936 – March 12, 2020



Joseph John Gagliardo, 83, passed away peacefully at home, surrounded by family, on March 12, 2020.

He was born Dec. 16, 1936, to Joseph and Mary (Raia) Gagliardo in Chicago. He moved to Michigan as a child and lived the Michigan life to the fullest. He graduated from Coloma High School in 1955. He married Reda Murphy in 1958, and they lived in Coloma their entire lives. He retired from Clark Equipment Company in 1986 and then worked for Arny Construction until 1999. He then spent his time working on their cabin in northern Michigan. His entire family spent many years enjoying time up north. They raised four wonderful children: Jody (Ed) Maher, Jana (Tyler) Baldwin, Anthony (Kelley) Gagliardo and Amy (Brad) Snyder. Joe was an avid sportsman and loved being in the woods or on a lake (frozen or otherwise) any time of the year. He loved everything having to do with being outside.

Joe cheered for the Irish, Cubs and Lions. Joe will be remembered for being a loving son, husband, father, grandfather and friend. His door was always open and he was always lending a hand to any who needed help. The family would like to extend a huge thank you to Hospice at Home Caring Circle for the amazing care they provided.

He is survived by his wife of 61 years, Reda; a brother, Peter (Marge) Gagliardo; a sister, Jean (Michael) Postelli; four children; 13 grandchildren; seven great-grandchildren; and many nieces and nephews.

He was preceded in death by his parents, Joseph and Mary; and a brother, Anthony.

A Funeral Mass open to family and friends will be held at 11 a.m. Monday, March 16, at St. Joseph Catholic Church in Watervliet. In accordance with his wishes, cremation will take place. In lieu of flowers, the family encourages individuals to make a donation in Joe's memory to St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105, Hospice at Home Caring Circle, 4025 Health Park Lane, St. Joseph, MI 49085, or Lake Michigan Catholic School education fund for his great-grandchildren, 915 Pleasant St., St. Joseph, MI 49085.

Arrangements are by Duffield & Pastrick Family Funeral Home and Cremation Services. Online guest book available at www.duffieldpastrick.com.

Terry Glidden

Jan. 13, 1940 – Feb. 28, 2020

Terry Glidden, 80, of Bangor passed away Feb. 28, 2020.

Terry was born Jan. 13, 1940, at Borgess Hospital, the son of Scott and Arlene Glidden. Terry married his true love, Coralynn Lowman, on Aug. 13, 1961, who survives him. He was a loving and devoted father and husband. Terry was a teacher and coach for over 30 years – six at Climax Scotts and 26 at Bangor High School. He was a long-time member of Simpson United Methodist Church of Bangor. Terry accepted the head football coaching position for Bangor High School in 1967 and he and Corky have called Bangor home for over 50 years. Terry was an avid runner and in 1985 ran the Detroit Marathon. He was named the Red Arrow Conference Girls Cross Country Coach in 1991.

Terry suffered a massive stroke in 1993 and lived the rest of his life as an inspiration to all who knew him. He was named Bangor City "Man of the Year" in 1994. Terry was inducted into the Bangor Athletic Hall of Fame in 1995. Terry continued to follow Bangor and WMU athletics throughout his life. He especially looked forward to going to WMU's CommUniverCity game every year.

Surviving are his wife of 58 years, Coralynn; his two sons, Trevor Glidden of Lawton and Corbin (Kim) of Galesburg; four grandchildren, Breanna Glidden, Sammy Fry-Glidden and Aydin and Fia Glidden; three sisters, Gerry Coffman-Glidden, Mary (Rick) Diemer and Sherry (Dave) Reinhoel; sister-in-law, Pat Rowley; brother-in-law, Robert (Mary Sue) Lowman; and many nieces and nephews.

Preceding him in death were his daughter, Tiffany Glidden; and his father and mother, Scott and Arlene Glidden.

The family will meet friends from 1 until time of memorial service at 3 p.m. Saturday, March 21, at Simpson United Methodist Church in Bangor. Arrangements are entrusted to the Bangor Chapel, D.L. Miller Funeral Home, www.dlmillerfuneralhome.com.

Pamela A. Gillespie

Aug. 14, 1955 – Feb. 27, 2020

Pamela A. Gillespie, 64, of Benton Harbor passed away Thursday, Feb. 27, 2020, at her home.

A Celebration of Life Service will be announced at a later date. Memorial donations in Pam's name may be made to Caring Circle Hospice or The Humane Society of Southwestern Michigan. Those wishing to sign Pam's memory book online may do so at www.starks-menchinger.com.

Pam was born Aug. 14, 1955, in Coloma, to Stanley and Joyce (Tetor) Youngman. She graduated from Coloma High School, class of 1973. On July 1, 1989, she married Thomas Gillespie in St. Joseph. Pam went on to earn her certification in massage therapy and operated Aaahhh Massage for many years. Most recently she had been employed at Grapevine Nursery in Hagar Township. Pam was very proud of her Cherokee Indian heritage and practiced their spiritual beliefs. She was a very generous, giving and caring person, always looking out for others. She especially enjoyed hosting parties at the house for family and friends. In her free time, Pam enjoyed tending to her flower gardens at the house and riding motorcycles with Tom.

Pam is survived by her husband, Tom; her son, Paul Wayne Oliver of Coloma; her mother, Lela "Joyce" Weber of Edwardsburg; three grandchildren, Justin, Christian and Alexis; her sister, Kathy Jo Avila of Edwardsburg; her brother, Stanley "Buddy" Youngman of Edwardsburg; and several nieces and nephews.

She was preceded in death by her father, Stanley Youngman; and her stepfather, Larry Weber.

Bill Michael Purchase

Aug. 28, 1944 – March 1, 2020

Bill Michael Purchase, 75, of Lawrence Township was born on Aug. 28, 1944, to Gerald and Genevieve (Kowalski) Purchase, both of whom precede him in passing. Bill, or Mike as he was known by most all whom knew him, passed away on Sunday, March 1, 2020, at his home.

On June 22, 1974, Bill was united in marriage to the former Sandra Panter. He was formerly employed at Bosch Corporation, was a bee keeper, loved to fish and hunt, just enjoyed being outdoors and loved spending time with his family and friends.

Bill is survived by his wife, Sandra; two sons, Michael Purchase and Kyle Purchase; four grandchildren, Ashley, Denise, Samantha and David; 12 great-grandchildren; a brother, Jerry Purchase; a sister, Bethly Burford; and very special friends, Ronald and Donna Dahlke.

As to Bill's wishes, cremation has taken place. A memorial celebration of life gathering will take place at a later date. The family has entrusted Calvin Funeral Home, Hartford, with arrangements. Those wishing to leave memorial condolences for the family may do so at www.calvin-leonardfh.com.

Death notices

Judith Bauer, of Three Oaks died Feb. 29, 2020. Pobocik Chapel, Wagner Family Funerals, Three Oaks, 756-3831.

Reta J. Geisler, 90, died March 12, 2020, at Caretel Inns of Lakeland, St. Joseph. Calvin Funeral Home, Hartford, 621-4101.

Terry Glidden, 80, of Bangor died Feb. 28, 2020. Bangor Chapel, D.L. Miller Funeral Home, 427-7551.

Michael R. Hallman, 71, of Coloma died March 11, 2020, at Lakeland Medical Center, St. Joseph. Starks & Menchinger Chapel and Cremation Services, St. Joseph, 556-9450.

Bill M. "Mike" Purchase, 75, of Lawrence Township died March 1, 2020, at home. Calvin Funeral Home, Hartford, 621-4101.

Shirley Ann (Kublick) Schram, 84, of Berrien Center, died March 12, 2020, at her daughter's home. Heritage Chapel and Cremation Services, Berrien Springs, 471-2700.

George Wiars, 81, of Niles died March 12, 2020, at the Chalet of Niles. Brown Funeral Home and Cremation Services, Niles, 683-1155.

Michael R. Hallman

Dec. 5, 1948 – March 11, 2020

Michael R. Hallman, 71, of Coloma passed away on Wednesday, March 11, 2020, at Lakeland Medical Center.

A Celebration of Life service will be held at 6 p.m. Wednesday, March 18, at Starks & Menchinger Chapel, 2650 Niles Road, St. Joseph, with Pastor J.T. Wilkins Jr. officiating. Friends may visit with the family from 5 p.m. until time of service Wednesday at the funeral home. Memorial contributions may be made to Southwest Michigan USBC Bowling Association. Those wishing to leave an online condolence may do so at www.starks-menchinger.com.

Michael was born on Dec. 5, 1948, in Grand Rapids, Mich. He graduated from St. Joseph High School. Michael proudly served his country during the Vietnam War before he was honorably discharged from the U.S. Army. On Aug. 15, 1970, Michael married the love of his life, Cynthia Rousselle, in St. Joseph, at the United Methodist Church. Michael worked as a credit manager for Gast Manufacturing for more than 25 years before his retirement. He then enjoyed seasonal work for Michigan State Parks, most recently as a park ranger for Van Buren State Park.

Michael had a passion for bowling. He was given his first bowling ball at the age of 5 and had bowled for more than 65 years. He also was the association manager for the Southwest Michigan Bowling Association. Michael also enjoyed watching NASCAR and spending time with his family.

Michael is survived by his wife of 49 years, Cynthia Hallman of Coloma; daughter, Angela Hallman of South Bend, Ind.; son-in-law, Dan Sanchez; and grandchildren, Tyler Zachary, Adrianna (Jason) Veenstra, Ryan Zachary and Gabe King.

Michael was preceded in death by his parents, Roy and Elsie (Kesterke) Hallman; and daughter, Kristie Sanchez.

William David 'Dave' Mohr

Aug. 23, 1928 – Feb. 1, 2020

Dave Mohr, 91, of Benton Harbor passed away peacefully on Saturday, Feb. 1, 2020, at Hanson Hospice Center.

Memorial services originally scheduled for Saturday, March 21, have been postponed to a later date, which will be announced. In lieu of flowers, donations in Dave's memory may be made to the C. Michael Mohr (1955) Undergraduate Research Opportunities Program (UROP) Fund at MIT, 600 Memorial Dr., W98 2nd Floor, Cambridge, MA 02139 (Fund ID: 3159180), or the Humane Society of Southwestern Michigan, 5400 S. Niles Road, St. Joseph, MI 49085.

Those wishing to sign Dave's memory book online may do so at www.starks-menchinger.com.

Reta Jane Geisler

Aug. 29, 1929 – March 12, 2020

Reta Jane Geisler was born Aug. 29, 1929, the daughter of Clarence and Hazel Pomeroy. She passed away at the age of 90 on March 12, 2020, at Caretel Inns of Lakeland in St. Joseph.

On Dec. 30, 1951, Reta was united in marriage with David Geisler. She was a beloved mother and grandmother, farm wife and homemaker, who loved music, cooking, gardening, flowers and being with her grandkids.

Reta will be deeply missed by her devoted husband, David; her daughters, Becky Clark of Seattle, Nancy Kenworthy of St. Joseph and Sarah and her husband Martin Kurtz of Eau Claire; her grandchildren, Erik Kenworthy and Katie, Mollie and Emilie Kurtz; and her sister, Mary Metzen of Ionia.

She was preceded in death by her seven brothers and a sister; and her sons-in-law, Gary Clark and Michael Kenworthy.

The family will receive friends from 3-4 p.m. Sunday, March 15, at Hartford Bible Church on Red Arrow Highway. A celebration of Reta's life will follow at 4 p.m., with a reception afterwards. In lieu of flowers, the family has asked for donations to Hartford Bible Church. A private burial for the family will be Monday, March 16, in Maple Hill Cemetery. The family has entrusted Calvin Funeral Home, Hartford, with arrangements. Those wishing to leave memorial condolences for the family may do so at www.calvin-leonardfh.com.

Getting it straight

The Herald-Palladium makes every effort to ensure accuracy in its stories.

If you think there is an error, please contact the editor of the page on which it occurred. If you are unsure of whom to contact, call Local News Editor Dale Brewer at 429-3797.

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hp BUSINESS

LM Otero / AP

A bottle of hand sanitizer sits next to ticket taker Mariah Bernal as she hands back tickets to a patron entering the Dallas Zoo in Dallas on March 6. While white collar workers trying to avoid contagion can work from home or call in sick if they experience symptoms of the new virus, such precautions are not an options for the millions of waiters, delivery workers, cashiers, ride-hailing drivers, museum attendants and countless others who routinely come into contact with the public.

Spotty sick leave policies limit options for avoiding virus

By KELVIN CHAN and MAE ANDERSON
AP Business Writers

Michel Euler / AP

An employee of the Palace of Versailles wearing a mask and gloves guides a tourist at the castel in Versailles, west of Paris on March 5.

LONDON — A barber in Beijing is supporting his wife and child by charging food and other expenses to a credit card while he waits for his employer's shop to reopen. A waiter at a barbecue restaurant in Kansas City, Missouri, washes his hands more often and hopes for the best. A parcel delivery driver in Britain worries about getting sick from the people who sign for their packages.

While white collar workers trying to avoid contagion can work from home or call in sick if they experience symptoms of the virus, that's not an option for the millions of waiters, delivery workers, cashiers, ride-hailing drivers, museum attendants and countless others who routinely come into contact with the public.

Their dilemma is often compounded by spotty sick leave policies or inadequate health insurance coverage, leaving them vulnerable to the fast-spreading coronavirus that has already claimed thousands of lives and put them in a financially precarious position.

"The recommendations on what people should be doing to protect themselves really gives a sharp indication of the divide between white collar and blue collar workers," said Shannon Liss-Riordan, a workers rights attorney in Boston. "Our social safety net is just not equipped at this moment to deal with a crisis like this, and it will disproportionately affect the most vulnerable low wage workers."

For most people, the new coronavirus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia.

The vast majority of people recover. According to the World Health Organization, people with mild illness recover in about two weeks, while those with more severe illness may take three to six weeks to recover. In mainland China, where the outbreak emerged in December, almost three-fourths of more than 80,000 patients have recovered.

While tech companies like Facebook, Amazon and Microsoft have implemented work-from-home policies, only 29 percent of U.S. workers have that option, according to the Bureau of Labor Statistics. That means retail workers like Mendy Hughes must fend for themselves. The Walmart cashier in Malvern, Arkansas, serves hundreds of people a day and her big worry is what will happen to her income if she catches the virus or comes in contact with someone who's had it and must self-quarantine for 14 days.

"If I can't go to work, I could try to take a leave but it will be unpaid," said Hughes, who earns $11.60 an hour. "I don't know what I would be doing about taking care of my family."

Hughes, a diabetic and mother of four, gets 48 hours of sick leave a year but she fears it wouldn't be nearly enough time to recover.

On Tuesday, Walmart announced a new policy that might offer her some relief: employees who work in a region that is required to quarantine by the government or by the retailer, as well as those who have a confirmed case of the new virus, will receive two weeks of pay. If they are not able to return to work after that time, additional pay may be provided for up to 26 weeks for both full-time and part-time hourly workers.

In the United States, about 27 percent of private sector workers don't have access to paid sick leave, according to the Bureau of Labor Statistics. Some countries, like Britain, are looking into helping out non-permanent workers. There is no federal sick leave policy in the U.S., but 12 of the 50 states and Washington D.C. require employers to offer paid sick leave.

Some House and Senate Democrats have been pushing legislation that would require employers to allow workers to accrue seven days of paid sick leave and to provide an additional 14 days in the event of any public health emergency, including the current coronavirus crisis. President Donald Trump said he was seeking help for hourly-wage workers to ensure they're "not going to miss a paycheck," and he would outline the proposals Tuesday.

The viral outbreak has revealed gaping holes in health care coverage at a time when people may need it most. Most European countries and Canada have universal healthcare systems, but the U.S. relies on a patchwork of public and private insurance. About 69 percent of private industry workers in the U.S. have access to healthcare benefits, but that drops to 43 percent of service workers. U.S. employers with 50 or more employees are required to offer health insurance. But the same protection isn't provided to part-time workers or independent contractors.

Waiter Joey Ingham, who works at a barbecue restaurant in Kansas City, Missouri, popular with business travelers, says he doesn't have insurance. His protection? Washing his hands more often.

"If I wasn't able to come into work, it would be hard to make ends meet," said Ingham, who waits on 80 to 120 people a shift. If he felt sick, he'd "probably talk to a manager" about what to do, but noted management hasn't yet outlined any policies.

Trump says top cruise ship companies stopping trips from U.S.

WASHINGTON (AP) — President Donald Trump tweeted on Friday that four major cruise ship companies have agreed to suspend trips from the U.S. for 30 days, effective at midnight.

Trump said that Carnival, Royal Caribbean, Norwegian and MSC Cruises all agreed to the suspensions. He said the cruise line industry is a "great and important industry – it will be kept that way!"

The U.S. State Department advised Sunday against any travel on cruise ships, particularly for those with underlying health conditions. The advisory said the CDC has noted an "increased risk of infection of COVID-19 in a cruise ship environment."

The cruise industry has taken a beating in the stock market since the coronavirus began to spread, and reports of people falling ill and being quarantined on ships surfaced.

Carnival had already suspended its Princess line of cruises for nearly two months. It said 18 ships that had cruises scheduled between March 12 and May 10 would be canceled.

Royal Caribbean announced the "voluntary" suspension earlier Friday, saying it would reach out to people who had already booked cruises.

Norwegian Cruise Line Holdings Ltd., which operates the Norwegian Cruise Line, Oceania Cruises and Regent Seven Seas Cruises brands, said it was suspending all cruise voyages embarking between March 13 and April 11.

MSC said it was canceling all its Caribbean cruises from Miami from March 14 through April 30.

Cruise industry leaders met over the weekend with Florida Gov. Ron DeSantis and Vice President Mike Pence and were asked to devise and fund ways to transport any passengers found to carry the virus. Cruise line heads agreed to enhance entry and exit screenings and establish shipboard testing, along with new quarantine standards. Some of the new protocols were expected to start taking effect early this week.

On Friday, shares of Carnival Corp. and Norwegian Cruise Lines posted double-digit gains. Still, Carnival's shares lost more than half their value and Norwegian shares a third of theirs over the course of the week. Their losses for the year to date are even steeper.

The cruise industry provided 1.2 million jobs and paid $50.24 billion in wages and salaries in 2018, providing an estimated $150 billion in global economic impact, according to Cruise Lines International Association, a Washington-based group that represents more than 95 percent of global cruise capacity.

The road to small business success

SCORE

This column is provided by SCORE, an organization dedicated to helping small businesses start, grow and succeed. The local SCORE chapter provide free and confidential mentoring in management, accounting, marketing and business plan preparation.

Building a successful small business requires a lot of time, thought, and planning. If you've never traveled the road to entrepreneurship before, you might find it overwhelming. With so many details to pay attention to, where should you begin?

Marc Goldberg, a SCORE mentor with business management and marketing expertise, has outlined some first steps that are appropriate for nearly every type of business:

Contact your local chapter of SCORE to get guidance from a business mentor and learn what you can expect when starting a business.

Determine your value proposition. What customer needs will you fulfill and do you have a large enough base of prospects with those needs?

Find a good attorney who specializes in small business issues. Legal formation, human resources issues, etc.

Find a small business accountant to ensure you comply with requirements and file taxes accurately.

Determine what legal form will your business take? Sole proprietorship, Limited Liability Corporation (LLC), S Corp, or C Corp? Consult with your attorney and accountant.

Create a business plan. You don't need a full plan with financials unless seeking start-up capital. Consider using the lean start-up approach of the Business Model Canvas.

Select a bank or financial institution for general use and one that can potentially provide funding if you'll need it to start or expand your business.

Secure business insurance for liability protection. Talk with a trusted agent who can guide you in acquiring the proper types and amount of insurance coverage.

Create your brand identity. Choose your business name and develop a logo. Verify with the state and U.S. Patent and Trademark Office that the name and logo design aren't already taken.

Have a website created. An online presence for your business is essential, as most potential customers will look for information there to learn about your company and its products and services.

Identify the appropriate social media platforms that will work for your business based on where your potential customers spend their online time.

Find a printing company. While much of your marketing and sales may be done online, you'll need a reliable printing source for business cards, sell sheets, brochures, etc.

Secure a dedicated location for your business. Your needs may be vastly different if you're a brick and mortar retail store vs. a service provider.

Identify your technology needs. What hardware, software, apps, IT services, etc. will you need to serve customers, market your company, and manage your business?

Execute a cash flow analysis. The #1 reason small businesses fail is they run out of cash. Do a month-by-month Source and Use of Cash projection for the first year. It will help you determine what your selling terms need to be so you'll have enough revenue to support your business.

If you have employees, get a quote for payroll services. Most are reasonably priced and deliver peace of mind as they process payroll (including applicable taxes), file the necessary paperwork, and handle tax filings.

Your new business may have other needs as well, but these steps from Goldberg are a solid starting point.

To learn more about what's involved in starting and managing a business, visit the SCORE.org and Small Business Administration websites.

Also consider reaching out to your local SCORE chapter for direction and small business resources.

How businesses should treat customers amid a wave of cancellations

Travel plans have been disrupted. Theaters are lowering the curtain. And kids are being sent home early from college. As the coronavirus continues to wreak havoc, you may be asking: What's fair compensation for cancellations and shuttered services?

It's understandable that cruises, concerts and sports games are being canceled. We may want our lives to continue uninterrupted, but health officials recommend that we avoid large venues, which is why major sports leagues have suspended or postponed their seasons.

Of course, our first concern with the spread of the coronavirus should be about the health of those infected with COVID-19. We all should be doing what we can to avoid spreading the virus.

But as our political leaders scramble to figure out how best to contain the virus, consumers are also concerned about refund policies in the wake of this pandemic.

My take: Give people their money back whenever possible. Yes, I know this crisis isn't of your making, but folks generally don't want vouchers for future events or travel. If this pandemic goes on too long, and if there's a disruption in their income, they're going to need every dollar to cover daily expenses. Companies shouldn't shift losses to their customers.

With the cost of college already stressing the financial limits of families, those colleges shutting down should consider how to compensate students sent home. Many of them have taken out education loans to pay for rooms they can't sleep in and meals they can't consume.

It may be too soon for colleges to figure this out, but eventually they do need to address the issue of compensation. Will students get a discount on next semester's room and board charges? Will they get a refund?

Michelle Singletary

Since December 2018, Crystal McDonald of Washington has been making monthly payments for her daughter's high school-sponsored trip to France and Spain as part of a foreign language experience.

"It was the only way my daughter would have been able to participate," McDonald said.

The total cost of the spring break trip, which has been scrapped because of the coronavirus outbreak, was $3,500, including travel insurance.

McDonald and other parents of students at Benjamin Banneker Academic High in Washington have been told they won't get a full refund. In response to my questions, the tour company, EF Educational Tours, emphasized that it is allowing for a change of itinerary, change of destination (including to domestic tours), a postponement or reimbursement in the form of a transferable travel voucher.

"We are also working with our groups, their schools and individual families to provide flexible options for tours that have already been booked," the company said in an emailed statement.

A voucher isn't enough, McDonald argues. Parents were also initially upset that the future travel had to be done by next year. The company has since extended the voucher offer through September 2022.

"Ideally, we would get a full refund minus the insurance and some minimal fees," McDonald said. "If I lose $200 or $300, that's OK."

McDonald, who works for a nonprofit, is particularly irked that the insurance she was paying won't allow her to receive full reimbursement for a cancellation out of her control.

"At the end of the day, the insurance company can pay out on these policies," said the single mother. "They are far richer than I am."

I asked for comment on whether the company could be more generous. I was directed to an informational page about the impact of the virus in which EF gives this reason for not providing full refunds: "We begin planning your tour as soon as you reserve, to ensure the highest quality service at the lowest price. For example, EF Educational Tours books large volumes of flights and hotels months, if not years, in advance. For this reason, EF has designed its cancellation policies to take into consideration the investments we make in your tour long before it departs."

Depending on what happens with this trip, McDonald said she would be more averse to traveling in the future. She's making payments on another trip for herself to Costa Rica.

"I'm middle-income, and I made sacrifices to make these payment plans to travel abroad," she said.

It's the right thing to cancel large-group activities during this crisis out of an abundance of caution. But businesses are forewarned that how you treat people as a result of these cancellations could have a lasting effect on future business relationships.

The spread of the coronavirus is an extraordinary event. A pandemic of this magnitude requires considerations that are also extraordinary. Out of an abundance of fairness, companies and colleges should implement the most generous refund policies possible.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com. Follow her on Twitter (@SingletaryM) or Facebook (www.facebook.com/MichelleSingletary).

Ask the Fool

Moving Averages

Q What's a moving average? — *F.D., Norman, Oklahoma*

A A moving, or "rolling," average is used to smooth out data, to help reveal long-term trends. Imagine a list of a location's temperatures on Feb. 14 over 25 years. Some unusually high or low numbers would make it hard to see a trend. Instead, a moving average would show you the average temperature over subsets of those years. For example, to get a three-year moving average, you'd first average the numbers for years one, two and three. Then you'd average years two, three and four, then years three, four and five — and so on, ending with years 23, 24 and 25. You'd end up measuring 23 three-year periods. While a graphed line of the original 25 numbers might have been very jagged, the 23 three-year averages would produce a smoother line.

Some investors try to guess where various stocks are headed by studying moving averages of their stock prices. However, it's better to focus on factors such as companies' financial health and growth prospects.

***

Q I know that Facebook owns Instagram and WhatsApp. How can I know if one company is owned by another? — *R.B., Omaha, Nebraska*

A You can call it and ask — or visit its website and click on a link titled something like "About Us." Investigating on Google can also work.

Many familiar names are owned by other familiar names. For example, among many other holdings, Disney owns ESPN, ABC and Pixar. PepsiCo owns Frito-Lay, and the brands Gatorade and Quaker Oats. Unilever owns Ben & Jerry's, and the brands Axe and Dove. Google parent Alphabet also owns YouTube. Microsoft owns LinkedIn and Skype. And Berkshire Hathaway owns Dairy Queen, Fruit of the Loom, See's Candies, The Pampered Chef, GEICO and the BNSF railroad.

Want more information about stocks? Send us an email to foolnews@fool.com.

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Fool's School

Warning Signs for Mutual Funds

If you're invested in mutual funds, or are considering some, learn these red flags to watch out for:

• Underperformance: If the fund hasn't beaten its benchmark index (such as the S&P 500 for stock funds focused on large companies) for a few years, consider selling. A bad year or two can happen, but persistent lagging is worrisome.

• Steep fees: If the fund's fees are high or increasing, that's a red flag. Favor no-load funds, because it's often not worth surrendering a chunk of your investment at the outset.

• Growth in size: In general, the bigger a fund gets, the harder it will be for its managers to find great investments. A fund with $100 billion, for example, may have to spread its assets over so many holdings that most can't move the needle very much.

• A change in focus: You may have bought into a mutual fund because it focused on, say, mid-cap companies — but over the years it shed many mid-caps and bought into large-caps. Similarly, a fund that used to seek undervalued companies may have since loaded up on not-so-undervalued ones.

• A change in management: A managed mutual fund's performance is tied closely to its managers. They're the ones who study the universe of investments and decide which stocks, bonds or other securities are most promising for the fund. If a fund loses a manager who has delivered many years of strong performance, you might want to exit it as well, unless you have faith in the new manager.

• Lack of transparency: If fund managers' letters to shareholders are not informative and don't tackle issues of interest, or if they're not candid and don't inspire confidence, that's suboptimal. If the fund stops referring to its managers by name, or is absorbed by a bigger fund, be on guard.

You can research funds at **Morningstar.com**. Also, read "Common Sense on Mutual Funds" by John C. Bogle (Wiley, $35).

My Dumbest Investment

Too Much Listening to Others

My dumbest investment move of the last decade was listening to too many people. Doing so kept me from investing. This decade, no more! I'm going to spend a year paper trading, and then I'll go live. — *M.J., online*

The Fool Responds: Many people have sound financial advice to offer, but not everyone does. A lot of people, for example, recommend avoiding the stock market entirely, seeing it only as a place to gamble and lose money. Many people do gamble with stocks and lose their shirts, but that tends to happen when they don't know what they're doing: They chase high-flying, overvalued stocks, they load up on penny stocks of companies with no earnings or prospects, or they try day-trading, frantically jumping in and out of stocks every few days or even hours.

If, instead, you take time to learn about investing and set reasonable expectations, you can build wealth. You don't necessarily need to wait a year, either. And perhaps lose the idea of "trading," in the sense of buying and selling frequently. You might just park your long-term money in a low-fee S&P 500 index fund and keep adding to it over many years — that's all most of us need to do. Or find 10 to 20 individual companies to distribute your money across — businesses you understand, which feature increasing sales and earnings, rising profit margins, competitive advantages and attractive prices.

The Motley Fool Take

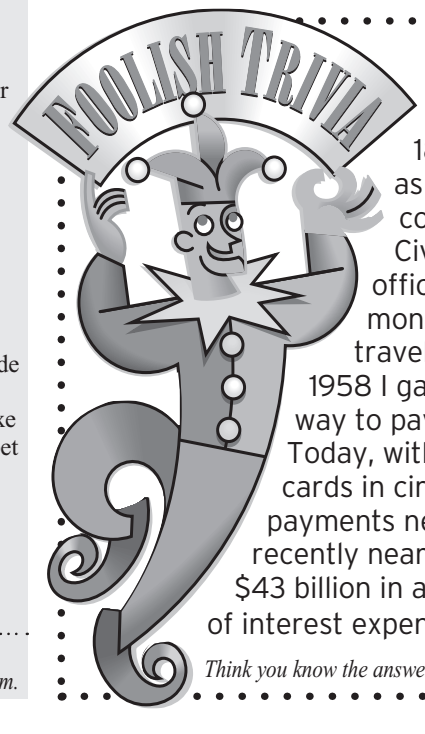
Microstrong

With Windows 10 running on more than 900 million devices, and a market value recently near $1.4 trillion, Microsoft (Nasdaq: MSFT) is huge. It's hard for huge companies to grow as briskly as smaller ones, but for the fiscal 2020 second quarter (which ended Dec. 31), Microsoft reported revenue of $36.9 billion, up 14% year-over-year, while its diluted earnings per share soared 40%.

Microsoft has the brand recognition, network-effect advantage, and resources to continue winning in the markets it serves. Its Office software, featuring Word and Excel, is still in high demand after all these years. Office commercial products, including Office 365 subscriptions, have been growing quickly.

Under CEO Satya Nadella, the company has spread its reach well beyond the PC to mobile devices and the cloud. Microsoft's Azure cloud computing service has tremendous momentum, with revenue surging 62% year-over-year in the last quarter.

Microsoft's ability to adapt to changing environments in technology, such as via its cloud-computing offerings, bodes well for its future, and investors should also like its high profit margin and growing dividend. Owning this stock seems like a no-brainer for the 21st century. (The Motley Fool owns shares of Microsoft and has recommended Microsoft shares and also the following options: long January 2021 $85 calls on Microsoft and short January 2021 $115 calls on Microsoft.)



Name That Company

I trace my roots back to 1850, when I was launched as a freight forwarding company. By the end of the Civil War, I boasted about 900 offices in 10 states. I debuted money orders in 1882 and travelers' checks in 1891, and in 1958 I gave my customers another way to pay for things – a charge card. Today, with more than 110 million cards in circulation, I'm a top global payments network, with a market value recently near $107 billion and more than $43 billion in annual revenue (net of interest expenses). Who am I?

Think you know the answer? We'll announce it in next week's edition.

LAST WEEK'S TRIVIA ANSWER

I trace my roots back to 1997, when two guys decided to rent DVDs to people online. By 1999, I offered unlimited rentals by subscription. By 2002, I had 600,000 members, and I debuted on the stock market. (My shares then rose in value more than 300-fold to their high in 2018.) I launched streaming services in 2007, and began expanding globally a few years later. I'm now in more than 190 countries, serving more than 167 million members. I rake in about $20 billion annually and am the largest generator of internet traffic in many countries. Who am I? (Answer: Netflix)

Want to Invest? Email us at foolnews@fool.com, and we'll send you some tips to start investing. Sorry, we can't provide individual financial advice.

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Your kids don't want your stuff

Estate appraiser Julie Hall advises downsizing clients not to take it personally when their adult kids don't want their furniture and other possessions.

Liz Weston

But when Hall asked her 23-year-old daughter what she might want from the four-bedroom family home, the younger woman mentioned just three items.

"And I said, 'Out of this whole house? Honey, we have nice things!'" says Hall, author of several books, including "How to Clean Out Your Parents' Estate in 30 Days or Less." "I started to sound like my clients."

Ultimately, though, as she prepares the Charlotte, North Carolina, home for eventual sale, Hall says she's grateful for her daughter's honesty.

"I can't be mad at her because she spoke her truth," says Hall, a widow in her 50s. "And she's given me permission to let go of whatever else I don't want."

An avalanche of stuff

Baby boomers are famously poised to pass trillions of dollars to their heirs in coming decades, but most of the money will pass from wealthy parents to their already well-off kids. The inheritance many people face is quite different: an avalanche of unwanted china, unfashionable furniture and memorabilia that reflects someone else's memories.

Younger people understandably dread the task of sorting through a parent's lifetime accumulation. But many parents still cling to the idea that their kids will change their minds, or their grandkids will want this stuff someday.

"Sure, and I'll be a size 4 again," Hall says. "Not going to happen."

The reality is that lifestyles have changed. Younger people typically don't have the time or the inclination to polish silver, hand-wash china or iron linens. They often don't want heavy, dark wood furniture – and neither do buyers, apparently, as values for old furniture have plunged.

Your stuff isn't worth as much as you think

Appraiser Elizabeth Stewart of Santa Barbara, California, recently appraised a "beautiful" 18th-century highboy, or double chest of drawers, and had to break some bad news to its owners.

"It was an incredible piece. Twenty years ago that thing would have been worth $8,000," says Stewart, author of "No Thanks Mom: The Top Ten Objects Your Kids Do NOT Want (And What to Do With Them)." "I don't think you're getting $800 for it today, because the market has changed."

Regular, mass-produced furniture is typically worth much less than that, even if it's well built and in good condition, Hall says. She's seen entire dining room sets from the 1940s sell for less than $100. Also unloved: large pieces such as armoires and cabinets that would be out of place in modern, more minimalist homes.

"Can you imagine a millennial with a china hutch?" Hall asks.

Ask your kids what they want – and listen to their answers

Of course, there probably is a hutch-loving millennial out there, as well as adult children who would be happy to receive porcelain figurines, a souvenir spoon collection or photo albums full of people they don't know. Parents should ask what their kids want, Hall says, but it's important to listen to their answers.

"No means no," Hall says. "And if you assert a 'yes' into that 'no,' then that's your wishful thinking, but it becomes a burden for your children down the line."

People who have items their kids don't want can check with extended family members before deciding whether to sell or donate – assuming a charity will even want them.

"Some people actually end up breaking (pieces of furniture) down and dumping them because nobody wants the big pieces," Hall says.

The potential value of possessions can be researched by checking the "sold" listings on eBay or other auction sites. Another option is to hire a personal property appraiser. Hall suggests getting referrals from an estate planning attorney, and expecting to spend $100 to $350 an hour.

Hall has one last suggestion: Don't put this off. The older people get, the harder it can become to clear the clutter.

"They're putting stuff up in the attic when they're 45, and then they wake up and they're 85 and they can't get it down," Hall says. "The thinning-out process should happen sooner rather than later."

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of "Your Credit Score." Email: lweston@nerdwallet.com. Twitter: @lizweston.

Money&Markets Extra

The Week Ahead

Sizing up retail sales

Economists project that U.S. retail sales grew at a modest pace last month.

They expect the Commerce Department will report Tuesday that sales rose 0.3% in February, matching January's pace. Retail sales have climbed every month since October. Retail sales are closely watched because consumer spending accounts for about two-thirds of economic growth and economists are counting on consumers to remain strong to offset weakness in other areas of the economy such as trade and business investment.

Retail sales
seasonally adjusted percent change

Source: FactSet

More stimulus?

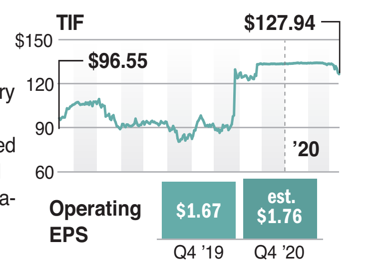
The Federal Reserve has taken steps this month to calm financial markets rattled by coronavirus fears.

It unexpectedly cut its benchmark interest rate by half a percentage point and then unveiled a massive short-term lending program to try to smooth trading in U.S. Treasurys. Many economists expect the Fed will move to cut interest rates by a full percentage point, to nearly zero, at its latest monthly meeting of policymakers Wednesday.

Sparkle & shine

Tiffany & Co. delivers its latest quarterly snapshot Friday.

Wall Street expects the luxury jeweler's fiscal fourth-quarter earnings and revenue increased from a year earlier. That would be a strong finish for the company, which posted lower profits the previous three quarters. French luxury group LVMH, owner of the Louis Vuitton, Christian Dior and Bulgari brands, agreed to buy Tiffany in November for $16.2 billion.



Price-earnings ratio: **29**
based on past 12-month results

Dividend: **$2.32** Div. yield: **1.8%**

Source: FactSet

Amer Elec Power AEP
$86.47 **-11.23 -11.5%**
▼ **4-wk.** -16.7% ▼ **YTD** -8.5%

Ford Motor F
$5.63 **-.86 -13.3%**
▼ **4-wk.** -30.5% ▼ **YTD** -39.5%

Whirlpool WHR
$115.43 **-5.69 -4.7%**
▼ **4-wk.** -24.1% ▼ **YTD** -21.8%

StocksofLocalInterest

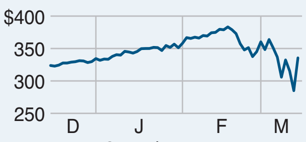
STOCK	TICKER	52-WK RANGE LOW	HIGH	FRIDAY CLOSE	$CHG 1WK	%CHG 1WK	1MO	1QTR	%CHG YTD	%RTN 1YR	PE	YLD
AT&T Inc	T	30.05	39.70	**34.47**	**-2.56**	-6.9	▼	▼	-11.8	21.0	15	6.0
Amer Elec Power	AEP	73.53	104.97	**86.47**	**-11.23**	-11.5	▼	▼	-8.5	11.9	22	3.2
Apple Inc	AAPL	170.27	327.85	**277.97**	**-11.06**	-3.8	▼	▲	-5.3	55.6	25	1.1
AutoZone Inc	AZO	961.84	1274.41	**1012.73**	**-47.58**	-4.5	▼	▼	-15.0	15.9	18	...
BP PLC	BP	21.05	45.38	**22.17**	**-9.08**	-29.1	▼	▼	-41.3	-35.9	6	11.1
CMS Engy	CMS	53.55	69.12	**62.39**	**-5.50**	-8.1	▼	▲	-0.7	17.9	38	2.6
CocaCola Co	KO	45.18	60.07	**48.47**	**-6.38**	-11.6	▼	▼	-12.4	16.5	30	3.4
Comcast Corp A	CMCSA	34.44	47.74	**39.33**	**-1.04**	-2.6	▼	▼	-12.5	-1.1	19	2.3
Deere Co	DE	128.09	180.48	**138.96**	**-25.08**	-15.3	▼	▼	-19.8	-7.2	14	2.2
Disney	DIS	91.64	153.41	**102.52**	**-12.75**	-11.1	▼	▼	-29.1	-6.5	14	1.7
Dollar Tree Stores	DLTR	70.10	119.71	**74.70**	**-5.54**	-6.9	▼	▼	-20.6	-19.4	10	...
Exxon Mobil Corp	XOM	37.00	83.49	**38.12**	**-9.57**	-20.1	▼	▼	-45.4	-43.0	9	9.1
Fifth Third Bcp	FITB	14.89	31.64	**17.63**	**-4.57**	-20.6	▼	▼	-42.6	-31.3	6	6.1
1st Source Corp	SRCE	28.06	53.42	**33.00**	**-7.02**	-17.5	▼	▼	-36.4	-28.5	10	3.5
Ford Motor	F	5.20	10.56	**5.63**	**-0.86**	-13.3	▼	▼	-39.5	-24.5	4	10.7
Gen Electric	GE	6.83	13.26	**7.85**	**-1.55**	-16.5	▼	▼	-29.7	-16.7	...	0.5
Home Depot	HD	182.33	247.12	**205.67**	**-21.34**	-9.4	▼	▼	-5.8	20.5	21	2.9
Horizon Bcp IN	HBNC	10.50	19.48	**11.98**	**-2.41**	-16.7	▼	▼	-36.5	-27.2	5	4.0
Huntgtn Bancshs	HBAN	7.96	15.63	**9.50**	**-1.62**	-14.6	▼	▼	-37.0	-29.1	9	6.3
IDEX Corp	IEX	122.48	178.14	**130.85**	**-15.39**	-10.5	▼	▼	-23.9	-6.7	29	1.5
IBM	IBM	102.28	158.75	**107.95**	**-19.78**	-15.5	▼	▼	-19.5	-9.6	11	6.0
JPMorgan Chase	JPM	86.32	141.10	**103.91**	**-4.17**	-3.9	▼	▼	-25.5	-4.8	11	3.1
Johnson & Johnson	JNJ	124.50	154.50	**134.29**	**-7.74**	-5.4	▼	▼	-7.9	-2.1	22	2.8
Lowes Cos	LOW	89.11	126.73	**96.49**	**-8.82**	-8.4	▼	▼	-19.4	0.9	21	2.3
McDonalds Corp	MCD	169.38	221.93	**177.13**	**-21.73**	-10.9	▼	▼	-10.4	6.6	27	2.8
Microsoft Corp	MSFT	110.98	190.70	**158.83**	**-2.74**	-1.7	▼	▲	0.7	37.8	31	1.3
Miller Herman	MLHR	21.96	49.88	**22.77**	**-9.22**	-28.8	▼	▼	-45.3	-25.0	10	3.7
Penney JC Co Inc	JCP	0.36	1.76	**.60**	**-0.01**	-0.8	▼	▼	-46.4	-72.4	...	...
Perrigo Co plc	PRGO	40.17	63.86	**46.29**	**-6.88**	-12.9	▼	▼	-10.4	-1.3	23	1.9
Pfizer Inc	PFE	30.00	44.56	**32.71**	**-2.31**	-6.6	▼	▼	-16.5	-19.0	13	4.6
Procter & Gamble	PG	99.09	128.09	**114.07**	**-7.59**	-6.2	▼	▼	-8.7	15.1	26	2.6
Republic Svcs	RSG	76.13	100.91	**84.98**	**-10.54**	-11.0	▼	▼	-5.2	18.3	39	1.9
Steelcase Inc	SCS	11.34	23.02	**12.34**	**-2.96**	-19.3	▼	▼	-39.7	-20.6	11	4.7
Stryker Corp	SYK	153.92	226.30	**164.30**	**-21.58**	-11.6	▼	▼	-21.7	-6.1	28	1.4
TCF Financial Corp	TCF	22.96	47.46	**27.80**	**-4.66**	-14.4	▼	▼	-40.6	-33.2	8	5.0
Target Corp	TGT	70.03	130.24	**101.02**	**-4.93**	-4.7	▼	▼	-21.2	41.9	17	2.6
Tractor Supply	TSCO	71.79	114.25	**76.21**	**-15.27**	-16.7	▼	▼	-18.4	-5.4	21	1.8
UPS class B	UPS	82.00	125.31	**94.23**	**0.23**	0.2	▼	▼	-19.5	-15.6	16	4.3
Verizon Comm	VZ	50.75	62.22	**54.17**	**-2.70**	-4.7	▼	▼	-11.8	-0.6	14	4.5
WEC Energy Group	WEC	75.88	105.64	**99.42**	**-5.30**	-5.1	▼	▲	7.8	29.4	32	2.5
WalMart Strs	WMT	96.53	125.38	**114.10**	**-3.13**	-2.7	▼	▼	-4.0	18.4	66	1.9
Walgreen Boots Alli	WBA	40.52	64.50	**46.19**	**-4.32**	-8.6	▼	▼	-21.7	-21.1	8	4.0
Wendys Co	WEN	15.26	24.04	**16.80**	**-2.39**	-12.5	▼	▼	-24.4	11.1	18	2.9
Whirlpool	WHR	99.61	163.64	**115.43**	**-5.69**	-4.7	▼	▼	-21.8	-15.6	...	4.2
Worthington Inds	WOR	21.96	44.69	**25.04**	**-5.58**	-18.2	▼	▼	-40.6	-27.9	10	3.8
XPO Logistics Inc	XPO	47.46	100.18	**61.84**	**-3.93**	-6.0	▼	▼	-22.4	20.0	24	...

Notes on data: Price-earnings ratio unavailable for closed-end funds and companies with net losses over prior four quarters.

StoryStocks

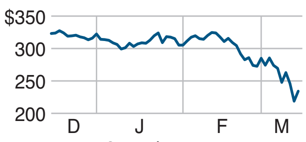
Wall Street came back from its worst day in 30 years Friday with a broad rally that helped the Dow Jones Industrial Average recover most of its day-earlier losses after President Donald Trump declared the coronavirus pandemic a national emergency. The turnaround capped a week of brutal losses on Wall Street amid heightened fears that the virus outbreak will lead to a global recession.

Adobe — ADBE
Close: **$335.50 ▲50.50 or 17.7%**
The software company's fiscal first-quarter earnings and revenue beat Wall Street forecasts.



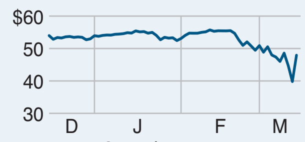
52-week range: $252.03 – $386.75
Vol.: **8.9m (3.1x avg.)** PE: **50.8**
Mkt. Cap: **$162.1 b** Yield: **...**

Broadcom — AVGO
Close: **$234.22 ▲15.44 or 7.1%**
The chipmaker scrapped its full-year financial forecasts because of the impact from the virus outbreak.



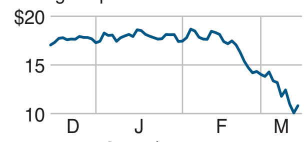
52-week range: $201.16 – $331.58
Vol.: **8.4m (3.1x avg.)** PE: **38.7**
Mkt. Cap: **$93.6 b** Yield: **5.6%**

Oracle — ORCL
Close: **$47.93 ▲8.13 or 20.4%**
The software maker increased its stock buyback plans by $15 billion and reported solid results.



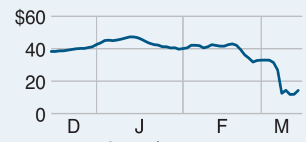
52-week range: $39.71 – $60.50
Vol.: **28.1m (2.3x avg.)** PE: **15.1**
Mkt. Cap: **$153.7 b** Yield: **2.0%**

The Gap — GPS
Close: **$10.81 ▲0.74 or 7.4%**
The clothing and accessories retailer gave investors a good profit forecast after beating fourth-quarter earnings expectations.



52-week range: $9.35 – $27.00
Vol.: **17.7m (2.8x avg.)** PE: **11.8**
Mkt. Cap: **$4.0 b** Yield: **9.0%**

Occidental Petroleum — OXY
Close: **$14.26 ▲2.37 or 19.9%**
Energy companies climbed as oil prices rose.



52-week range: $9.44 – $68.83
Vol.: **64.7m (3.8x avg.)** PE: **...**
Mkt. Cap: **$12.8 b** Yield: **22.2%**

Slack Technologies — WORK
Close: **$19.59 ▼-1.76 or -8.2%**
The work messaging service gave investors a weak first-quarter revenue forecast.

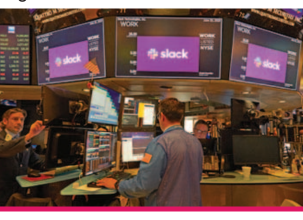
52-week range: $15.90 – $42.00
Vol.: **49.8m (4.7x avg.)** PE: **...**
Mkt. Cap: **$5.7 b** Yield: **...**

SOURCE: FIS AP

Company Spotlight: Slacking off

Instant messaging service Slack Technologies dropped to the lowest price in its short history as a public company Friday after it forecast continued operating losses in its current fiscal year.

San Francisco-based Slack lost 28 cents a share last year on an adjusted basis, and it forecast further losses on the same basis of between 19 and 21 cents a share in fiscal 2021.



Slack's founders, executives and early investors dumped stock when it listed on Wall Street last June at a price of $26. After Friday's rout the stock has lost about a third of its value since then.

Co-founder Daniel Butterfield told analysts that as more companies shift to working from home in response to the virus outbreak, he's certain Slack is "in the right market with the right product at the right time."

Investors were skeptical, sending Slack shares down 8%.

Slack Technologies (WORK) Friday's close: **$19.59, -1.76**

52-WEEK RANGE $16 – $42

Price-earnings ratio: **Lost money**
(Based on past 12-month results)

Price change	YTD	3-mos	6-mos
WORK	-12.9%	-8.4	-20.0

AP Source: FactSet

MutualFunds

MutualFundCategories

SPECIALTY FUNDS	YTD	1YR	3YR	5YR
Equity Energy (ID)	-24.10	-16.60	-0.80	2.55
Health (SH)	-12.46	-1.54	5.93	3.14
Natural Resources (SN)	-35.74	-35.32	-14.09	-8.80
Real Estate (SR)	-13.57	-3.77	3.82	3.35
Technology (ST)	-13.86	3.06	12.02	11.18
Utilities (SU)	-15.74	-7.36	3.65	5.59
TARGET-DATE				
Target-Date 2015 (TD)	-8.78	-0.63	3.46	3.45
Target-Date 2020 (TE)	-9.35	-0.83	3.34	3.43
Target-Date 2025 (TG)	-10.67	-1.65	3.37	3.64
INTERNATIONAL				
Divers. Emerging Mkt. (EM)	-18.44	-9.75	0.99	1.25
Europe Stock (ES)	-23.61	-12.52	-0.51	0.16
Foreign Small/Mid Val (FA)	-28.60	-22.63	-5.13	-0.27
Foreign Large Blend (FB)	-22.73	-14.11	-1.86	-0.86
Foreign Large Growth (FG)	-18.50	-6.59	3.17	2.31
Foreign Small/Mid Gr. (FR)	-23.92	-13.18	0.19	1.78
Foreign Large Value (FV)	-26.02	-19.67	-5.88	-3.21
World Allocation (IH)	-14.55	-7.30	0.85	1.35
World Large Stock (WS)	-14.63	-3.40	3.09	3.55

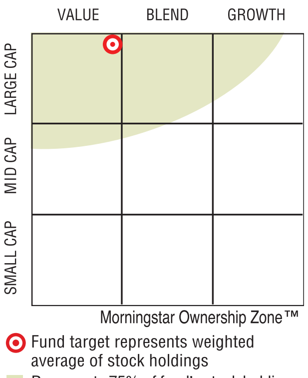
		VALUE	BLEND	GROWTH
LARGE-CAP	YTD	-22.0 LV	-16.1 LB	-12.5 LG
	1YR	-12.4	-3.7	1.0
	3YR	-0.5	4.2	10.1
	5YR	2.8	5.6	8.6
MID-CAP	YTD	-27.0 MV	-23.7 MV	-17.1 MG
	1YR	-19.0	-16.0	-5.9
	3YR	-4.5	-2.1	6.8
	5YR	-0.1	0.2	5.6
SMALL-CAP	YTD	-31.3 SV	-27.6 SB	-21.3 SG
	1YR	-26.2	-21.8	-14.7
	3YR	-8.0	-4.6	3.8
	5YR	-2.2	-0.5	3.9

BOND FUNDS				
Intermediate Core (CI)	1.55	7.91	4.25	2.90
Interm. Government (GI)	2.71	7.36	3.54	2.25
High Yield Muni (HM)	-2.85	3.69	4.47	3.82
High Yield Bond (HY)	-9.01	-3.15	1.48	2.45
Muni National Interm (MI)	-1.67	3.22	3.32	2.46
Muni National Long (ML)	-2.01	4.05	3.92	2.97
Muni Short (MS)	-0.79	1.64	1.64	1.18

FundFocus

Morningstar says this fund's "deep, stable bench and disciplined approach to relative-value investing" earn it a "Gold" rating.

Diamond Hill Large Cap (DHLAX)



Morningstar Ownership Zone™
Fund target represents weighted average of stock holdings
Represents 75% of fund's stock holdings

CATEGORY: LARGE VALUE

MORNINGSTAR RATING™	★★★★☆
ASSETS	$1,066 million
EXP RATIO	.97%
MIN. INIT. INVEST.	$2,500
PERCENT LOAD	5.00

HISTORICAL RETURNS

	Return/Rank
YEAR-TO-DATE	-21.0
1-YEAR	-7.7/A
3-YEAR	+1.5/B
5-YEAR	+5.0/A

3 and 5-year returns are annualized.
Rank: Fund's letter grade compared with others in the same group; an A indicates fund performed in the top 20 percent; an E, in the bottom 20 percent.

FUND	NAV	WK CHG	12-MO %RTN
AB			
DiversMunicipal	14.29	-.57	+2.3
GlbBdAdv	8.36	-.39	+4.7
LgCpGrAdv	57.20	-4.22	+5.6
AMG			
YacktmanI	16.86	-1.56	-9.6
Akre			
FocInstl d	42.98	-2.72	+10.5
FocRetail m	41.89	-2.65	+10.2
American Century			
EqIncI	7.39	-.91	-8.2
EqIncInv	7.38	-.90	-8.5
GrInv	31.56	-2.41	+4.9
UltraInv	46.66	-3.99	+4.1
American Funds			
AMCpA m	28.63	-2.80	-3.0
AmrcnBalA m	25.74	-1.99	+0.7
AmrcnHiIncA m	9.03	-.70	-4.7
AmrcnMutA m	36.69	-3.68	-4.9
BdfAmrcA m	13.36	-.43	+8.9
CptWldGrIncA m	42.72	-5.13	-7.2
CptIncBldrA m	54.35	-5.79	-5.7
CptWldBdA m	19.80	-1.10	+3.3
EuroPacGrA m	44.32	-5.88	-9.5
FdmtlInvsA m	51.11	-5.90	-5.5
GlbBalA m	29.87	-2.95	-4.9
GrfAmrcA m	44.31	-4.40	-1.4
HiIncMuniBdA m	15.94	-.91	+4.4
IncAmrcA m	19.97	-1.99	-4.6
IntlGrIncA m	27.93	-4.34	-11.1
IntrmBdfAmrA m	13.70	-.20	+5.7
InvCAmrcA m	32.65	-3.46	-6.4
NewWldA m	57.88	-6.47	-6.7
NwPrspctvA m	39.38	-4.82	-3.8
SmCpWldA m	47.02	-7.18	-8.6
TheNewEcoA m	39.40	-4.01	-3.5
TxExBdA m	13.11	-.59	+4.3
WAMInvsA m	39.52	-4.37	-5.9
Angel Oak			
MltStratIncIns	10.98	-.16	+4.3
Artisan			
IntlInstl	26.34	-4.13	-12.1
IntlValueInstl	28.13	-4.92	-18.7
Baird			
AggrgateBdInstl	11.35	-.43	+9.1
CorPlusBdInstl	11.61	-.48	+8.5
IntermBdInstl	11.41	-.27	+7.2
ShrtTrmBdInstl	9.79	-.13	+4.1
Baron			
EmMktsInstl	12.09	-1.46	-12.4
GrInstl	71.65	-9.50	-1.8
BlackRock			
EqDivInstl	16.31	-1.94	-15.8
EqDivInvA m	16.25	-1.92	-16.0
GlbAllcIncInstl	17.17	-1.53	-5.0
GlbAllcIncInvA m	17.05	-1.53	-5.3
HYBdInstl	6.93	-.59	-2.5
HYBdK	6.94	-.59	-2.4
LowDurBdInstl	9.52	-.20	+2.9
NtnlMnInstl	10.76	-.59	+2.6
NtnlMnInvA m	10.77	-.59	+2.2
StrIncOpIns	9.71	-.32	+3.6
StratMuOpIns	11.04	-.68	-1.5
TtlRetInstl	11.89	-.58	+8.7
Calamos			
MktNetrlIncIns	12.92	-.27	+0.9
Causeway			
IntlValInstl	11.06	-2.11	-23.8
ClearBridge			
AggresivGrA m	146.29	-14.43	-15.4
ApprecA m	22.30	-1.79	-8.2
LgCpGrI	47.68	-3.52	-7.2
Cohen & Steers			
PrfrdScInc,IncI	13.01	-1.13	+2.4
RlEsttSecIncIns	15.14	-1.95	-1.6
Columbia			
DivIncIns	20.69	-1.81	-2.5
SlgCmsInfoA m	65.87	-7.70	+5.6
DFA			
EMktCorEqI	17.07	-2.28	-19.4
EMktSCInstl	15.98	-2.66	-20.9
EmMktsInstl	23.11	-2.90	-18.4
EmMktsValInstl	21.38	-3.08	-26.5
FvYrGlbFIIns	10.79	-.04	+3.5
GlbAllc6040Ins	16.41	-1.35	-8.3
GlbEqInstl	19.36	-2.66	-18.0
GlbRlEsttSec	9.88	-1.54	-10.3
InflProtSecIns	11.95	-.73	+6.4
IntlCorEqIns	10.07	-1.94	-22.9
IntlRlEsttScIns	3.86	-.84	-11.3
IntlSmCoInstl	13.38	-2.76	-22.7
IntlSmCpValIns	13.16	-2.91	-27.0
IntlValInstl	12.23	-2.61	-30.3
ItmGovtFIIns	13.56	-.23	+13.5
LgCpIntlInstl	17.87	-3.15	-20.5
OneYearFIInstl	10.31	-.01	+2.2
RlEsttSecInstl	35.82	-4.43	-9.7
ShTrmExQtyI	10.78	-.09	+3.2
TAUSCorEq2Instl	15.93	-1.96	-16.5
TMdUSMktwdVl	24.31	-3.12	-22.4
TMdUSTrgtedVal	23.85	-4.71	-33.1
TwYrGlbFIIns	9.95	...	+2.6
USCorEq1Instl	20.70	-2.46	-15.3
USCorEqIIInstl	18.64	-2.32	-16.9
USLgCo	20.88	-2.00	-9.4
USLgCpValInstl	28.67	-3.89	-23.4
USMicroCpInstl	14.92	-2.89	-31.9
USSmCpInstl	24.89	-4.54	-29.6
USSmCpValInstl	22.77	-4.41	-36.6
USTrgtedValIns	15.34	-3.05	-34.9
USVectorEqInstl	14.26	-2.26	-25.3
Davis			
NYVentureA m	23.38	-2.92	-9.6
Delaware Inv			
ValInstl	17.09	-2.08	-22.9
Dodge & Cox			
Bal	83.66	-8.72	-8.8
GlbStk	9.18	-1.58	-19.3
Inc	13.94	-.55	+6.3
IntlStk	30.93	-5.96	-21.4
Stk	144.93	-20.24	-16.1
DoubleLine			
CorFII	11.10	-.36	+6.7
LowDurBdI	9.98	-.08	+3.4
TtlRetBdI	10.87	-.14	+7.6
TtlRetBdN b	10.86	-.14	+7.2
Eaton Vance			
AtlntCptSMIDCI	29.24	-3.94	-9.0
FltngRtInstl	8.16	-.47	-4.1
Edgewood			
GrInstl	34.69	-2.84	+5.5
FPA			
Crescent d	28.84	-2.44	-11.9
NewInc	10.02	-.05	+4.1
Federated			
InsHYBdIns	8.91	-.69	-2.4
KaufmannR m	5.15	-.69	-8.2
StratValDivIns	4.58	-.71	-12.5
TtlRetBdInstl	10.97	-.49	+7.3
Fidelity			
500IdxInsPrm	94.39	-9.03	-1.6
AsstMgr20%	12.99	-.68	+2.1
AsstMgr50%	16.74	-1.42	-0.9
AsstMgr70%	19.54	-2.04	-3.4
BCGrowth	94.19	-10.22	+1.4
BCGrowth	13.03	-1.52	+0.3
BCGrowthK	94.42	-10.24	+1.5
Balanced	21.63	-2.04	-0.6
BalancedK	21.63	-2.04	-0.5
Cap&Inc	8.79	-.91	-6.0
CmdtyStrat	3.88	-.31	-17.9
Contrafund	12.11	-.98	+1.5
ContrafundK	12.12	-.99	+1.5
CptlApprec	29.38	-3.05	+0.1
DivGro	23.62	-2.50	-12.8
DiversIntl	32.88	-4.64	-4.6
EmergMketsOpps	16.77	-1.99	-6.1
EqDividendInc	19.96	-2.59	-11.5
EqIncome	49.26	-5.19	-6.7
ExMktIdxInPr	49.45	-9.11	-16.4
Fidelity	45.71	-3.32	+7.5
FltngRtHiInc	8.58	-.60	-5.1
FourinOneIdx	41.05	-4.63	-5.3
Frdm 2015	11.69	-.87	-0.7
Frdm 2020	14.44	-1.20	-1.9
Frdm 2025	12.57	-1.13	-2.8
Frdm 2030	15.30	-1.54	-4.1
Frdm 2035	12.53	-1.43	-6.5
Frdm 2040	8.64	-1.04	-7.9
Frdm 2045	9.82	-1.19	-7.9
GNMA	11.58	-.11	+5.0
GlbexUSIdxInsPr	10.41	-1.61	-14.1
GlobalexUSIdx	10.24	-1.58	-14.1
GroCo	18.82	-2.09	+3.4
GroCo	15.66	-1.77	+4.4
GroCoK	18.85	-2.10	+3.5
Growth&Inc	33.47	-3.37	-8.9
HighIncome	7.99	-.65	-3.4
IntlDiscv	36.36	-5.20	-7.5
IntlGr	14.72	-1.61	+2.1
IntlIdxInstlPrm	32.82	-5.53	-15.0
IntlVal	7.07	-1.48	-21.3
IntrmMuniInc	10.46	-.44	+3.6
InvmGradeBd	11.52	-.55	+7.5
InvmGradeBd	8.20	-.37	+8.0
LowPrStk	38.22	-5.04	-13.4
LowPrStkK	38.18	-5.04	-13.3
Magellan	9.21	-.67	+5.0
MichiganMuniInc	12.33	-.50	+4.8
MidCapStock	28.01	-4.40	-12.1
MuniInc	13.13	-.70	+4.9
NasdCmpIdx	98.92	-8.77	+3.9
NewMktsInc	13.65	-1.45	-4.4
OTCPortfolio	11.36	-.93	+6.9
OTCPortfolioK	11.55	-.95	+7.0
Overseas	41.31	-6.28	-7.5
Puritan	20.66	-1.50	+1.3
PuritanK	20.64	-1.51	+1.4
RealEstInv	38.72	-4.79	-5.7
ShTrmBd	8.71	-.12	+3.7
SmCpOpps	10.58	-1.86	-15.6
StkSelorAllCp	39.74	-4.59	-4.0
TaxFreeBond	11.66	-.65	+5.0
TotalBond	10.79	-.53	+6.4
TtlMktIdxInsPrm	75.12	-8.16	-4.1
USBdIdxInsPrm	12.10	-.42	+8.9
Value	7.55	-1.57	-23.1
Fidelity Advisor			
NewInsA m	27.10	-2.78	-3.9
NewInsI	27.82	-2.85	-3.7
StgInc	11.62	-.80	-0.4
StgIncI	11.62	-.80	-0.4
TotalBondI	10.78	-.52	+6.4
Fidelity Select			
Biotechnology	18.64	-2.80	-5.1
HealthCare	25.08	-2.49	+2.5
ITServices	67.57	-5.41	+4.9
MedTech&Devcs	51.97	-5.26	-1.3
Swre&ITSvcs	18.21	-1.31	+9.7
Technology	18.33	-1.28	+19.1
First Eagle			
GlbA m	47.07	-5.76	-11.1
Franklin Templeton			
CATxFrIncA1 m	7.47	-.47	+4.9
DynaTechA m	81.08	-7.13	-2.5
FdrTFIncA1 m	11.79	-.56	+3.9
GlbBdA m	10.34	-.19	-4.3
GlbBdAdv	10.29	-.19	-4.0
GlbBdR6	10.29	-.19	-3.8
Gr,IncA m	17.65	-2.63	-20.2
GrA m	96.71	-9.46	-7.2
HYTxFrIncA1 m	9.91	-.52	+3.4
IncA1 m	1.99	-.19	-12.0
IncAdv	1.97	-.19	-12.1
IncC m	2.02	-.19	-12.3
MutGlbDiscvA m	22.36	-3.69	-23.4
MutGlbDiscvZ	22.87	-3.77	-23.3
MutZ	20.86	-2.87	-21.5
RisingDivsA m	58.12	-5.72	-10.7
GE			
RSPUSEq	49.07	-4.64	-6.8
Goldman Sachs			
DynMuniIncInstl	15.74	-.98	+1.6
Harbor			
CptlApprecInstl	67.48	-6.85	+2.5
Harding Loevner			
EmMktsAdv d	44.17	-8.79	-16.9
IntlEqInstl d	17.92	-3.69	-14.4
Hartford			
CptlApprecA m	30.58	-3.86	-12.8
MidCpI	25.27	-3.54	-10.9
INVESCO			
ComStkA m	18.12	-2.67	-19.7
CptlAprcA m	47.23	-4.70	+1.0
DevMktsA m	38.31	-3.68	-7.6
DevMktsY	37.73	-3.62	-7.3
DiversDivA m	16.46	-2.29	-10.7
EqandIncA m	8.54	-.84	-9.2
GlbA m	77.78	-8.84	-8.3
HYMnA m	7.65	-.57	+7.1
HYMuniA m	9.89	-.68	+4.0
IntlGrY	35.81	-4.85	-5.9
MnStrA m	40.48	-4.15	-2.4
MnsA m	16.37	-1.06	+6.4
Ivy			
SciAndTechA m	61.53	-5.44	+6.4
JPMorgan			
CPBondR6	8.60	-.25	+9.1
CoreBondI	12.14	-.31	+10.0
CoreBondR6	12.16	-.31	+10.2
EqIncI	14.43	-2.96	-14.4
HighYieldR6	6.50	-.57	-3.8
LCapGrI	33.85	-6.36	-0.7
MCapValL	27.95	-6.62	-21.5
Janus Henderson			
BalancedT	33.43	-2.51	-0.9
EnterpriseT	112.93	-14.87	-13.2
John Hancock			
BdI	15.94	-.81	+7.1
BdR6	15.97	-.81	+7.2
DiscpValI	15.64	-2.14	-15.8
DiscpValMCI	16.91	-2.40	-13.4
DiscpValR6	15.66	-2.15	-15.8
IntlGrI	24.80	-3.39	-9.6
MltMgLsBlA b	12.26	-1.20	-4.6
MltmgrLsGr1 b	11.95	-1.37	-11.9
Lazard			
EMEqInstl	14.18	-1.69	-16.0
GlbLtdInfrsIns	13.10	-1.90	-6.5
IntlStratEqIns	11.87	-2.04	-15.3
Loomis Sayles			
BdInstl	12.65	-.88	-2.2
GrY	16.52	-1.15	-4.4
Lord Abbett			
AffiliatedA m	12.18	-1.57	-12.7
BdDebA m	7.47	-.64	-0.6
BdDebF b	7.46	-.64	-0.5
FltngRtF b	7.99	-.52	-5.3
ShrtDurIncA m	4.12	-.12	+2.0
ShrtDurIncC m	4.15	-.11	+1.6
ShrtDurIncF b	4.12	-.11	+2.4
ShrtDurIncI	4.12	-.11	+2.5
MFS			
GrA m	109.07	-7.49	+1.2
GrI	116.66	-8.00	+1.4
InstlIntlEq	22.10	-3.45	-12.7
MAInvsGrStkA m	28.40	-2.29	-2.4
MAInvsTrustA m	27.34	-2.55	-3.1
TtlRetA m	17.69	-1.34	-5.6
ValA m	36.07	-3.77	-6.2
ValI	36.29	-3.80	-6.0
Mairs & Power			
GrInv	106.77	-8.94	-4.3
MassMutual			
SelectMdCpGrI	19.04	-2.62	-8.3
Metropolitan West			
TtlRetBdI	11.07	-.41	+9.5
TtlRetBdM b	11.07	-.41	+9.4
TtlRetBdPlan	10.41	-.39	+9.6
Neuberger Berman			
GenesisR6	47.65	-5.73	-14.1
Northern			
IntlEqIdx d	9.69	-1.67	-19.4
StkIdx	31.22	-2.99	-9.5
Nuveen			
HYMuniBdA m	17.13	-1.52	+4.1
HYMuniBdI	17.13	-1.52	+4.4
IntermDrMnBdI	9.31	-.44	+3.5
LtdTrmMnBdI	11.01	-.38	+2.3
Oakmark			
EqAndIncInv	24.45	-2.16	-12.9
IntlInv	16.86	-3.34	-28.4
Inv	59.87	-7.98	-22.9
Old Westbury			
GlbSmMdCpStrat	12.07	-1.99	-18.1
LgCpStrats	12.50	-1.36	-12.2
Osterweis			
StrInc	10.42	-.36	-1.8
PGIM Investments			
HighYieldZ	5.01	-.40	-0.7
TtlRetBdA m	14.45	-.72	+8.8
TtlRetBdZ	14.40	-.72	+9.0
PIMCO			
AlAstInstl	10.17	-1.23	-8.1
HYInstl	8.20	-.60	-1.2
IBdUSDHI	10.57	-.33	+5.1
IncA m	11.37	-.56	+0.3
IncC m	11.37	-.56	-0.4
Incl2	11.37	-.56	+0.6
IncInstl	11.37	-.56	+0.7
InvtGrdCdtBdI	10.45	-.92	+7.1
InvtGrdCdtBdI-2	10.45	-.92	+7.0
L/TCreditBdI	12.27	-1.79	+14.3
LowDrInstl	9.76	-.17	+3.7
MortgOpps&BdI	10.67	-.24	+3.1
RlRetInstl	11.02	-.80	+5.6
ShrtTrmIns	9.67	-.15	+2.0
TtlRetA m	10.42	-.45	+7.4
TtlRetIns	10.42	-.45	+7.8
PRIMECAP Odyssey			
AgrsGr	35.33	-5.19	-16.1
Gr	32.00	-4.07	-14.7
Stk	26.78	-2.98	-11.6
Parnassus			
CorEqInv	40.61	-3.40	+0.7
Pioneer			
A m	25.36	-2.04	+1.9
Principal			
PrefSecIns	9.74	-.61	+4.0
Putnam			
EqIncA m	21.23	-2.38	-14.2
GrOppsA m	35.77	-2.65	+0.3
SustLeadersA m	81.47	-7.47	-5.9
Schwab			
FdmtlUSLgCIdx	12.82	-2.86	-16.5
IntlIdx	15.00	-3.50	-18.8
SP500Idx	38.07	-7.53	-9.4
Schwab1000Idx	54.57	-11.10	-10.2
TtlStkMktIdx	42.57	-8.87	-11.5
State Farm			
Gr	74.79	-7.04	-10.5
T. Rowe Price			
BCGr	111.27	-7.93	-6.7
Comm&TeInv	117.58	-7.73	+0.3
CptlAprc	28.86	-1.39	-2.7
DivGr	46.27	-3.41	-6.8
EMBd	11.24	-.48	-5.5
EMStk	39.77	-2.99	-12.3
EqIdx500	73.20	-6.01	-9.5
EqInc	25.00	-2.57	-21.4
GlbTech	15.23	-1.10	-6.4
GrStk	65.38	-4.89	-7.4
HY	6.22	-.24	-2.5
HlthSci	73.53	-4.53	-8.2
InsLgCpCorGr	43.59	-3.09	-6.5
InsLgCpGr	39.40	-2.82	-8.2
InsMdCpEqGr	51.24	-4.16	-13.7
InsSmCpStk	21.20	-1.92	-17.5
IntlDiscv	59.36	-4.58	-12.6
IntlStk	15.87	-1.14	-12.7
IntlValEq	11.28	-1.06	-22.4
MdCpGr	80.48	-6.26	-13.2
MdCpVal	22.06	-2.42	-24.2
NewAmericaGr	49.40	-3.66	-2.8
NewHorizons	56.40	-3.88	-2.6
NewInc	10.00	-.07	+7.3
OverseasStk	9.13	-.77	-18.9
QMUSSmCpGrEq	33.07	-2.88	-16.0
Rtr2015	13.52	-.58	-4.1
Rtr2020	20.25	-1.01	-5.7
Rtr2025	16.03	-.91	-7.6
Rtr2030	23.00	-1.45	-9.3
Rtr2035	16.68	-1.14	-10.6
Rtr2040	23.46	-1.71	-11.8
Rtr2045	15.90	-1.21	-12.7
Rtr2050	13.43	-1.03	-12.7
SciandTech	38.03	-2.73	-4.1
ShrtTrmBd	4.73	-.07	+4.0
SmCpStk	43.35	-3.89	-17.6
SmCpVal	37.72	-3.86	-24.5
SpectrumInc	12.27	-.32	-0.6
TFHY	11.92	-.69	+4.1
TtlEqMktIdx	30.05	-2.56	-11.7
Val	30.58	-2.89	-18.4
TCW			
EMIncIns	7.28	-1.10	-6.4
TtlRetBdI	10.30	-.24	+11.1
TIAA-CREF			
BdIdxIns	11.30	-.37	+9.0
EqIdxIns	19.38	-2.09	-4.0
IntlEqIdxIns	15.30	-2.56	-14.9
LgCpGrIdxIns	32.37	-2.58	+6.2
LgCpValIdxIns	15.86	-2.06	-11.6
SP500IdxI	29.82	-2.84	-1.6
Thornburg			
LtdTrmIncI	13.55	-.25	+5.6
LtdTrmMnI	14.35	-.32	+2.3
Thrivent			
MnBdA m	11.21	-.57	+3.9
Transamerica			
MltMgdBalA m	26.34	-1.97	-2.0
Tweedy, Browne			
GlbVal	22.03	-2.94	-16.1
USAA			
SP500IdxRwd	34.15	-6.72	-8.7
TEIntermTrm	13.41	-.61	+4.0
VALIC Co I			
StkIdx	35.74	-7.17	-1.9
Vanguard			
500IdxAdmrl	250.07	-25.18	-1.6
500IdxInv	250.10	-25.11	-1.7
BalIdxAdmrl	35.51	-2.72	-3.3
BalIdxIns	35.51	-2.73	-3.3
CAITTxExAdm	11.91	-.47	+4.0
CALtrmTEAdm	12.32	-.62	+5.5
CptlOppAdmrl	128.16	-14.76	-8.5
DevMIdxAdmrl	10.73	-1.88	-15.7
DevMIdxIns	10.74	-1.89	-15.7
DivGrInv	26.39	-2.33	+0.9
EMStkIdxInAdm	30.09	-3.47	-11.3
EMStkIdxInPl	76.12	-8.79	-11.2
EMStkIdxIns	22.88	-2.64	-11.2
EqIncAdmrl	64.57	-7.13	-8.3
EqIncInv	30.80	-3.40	-8.4
EuStkIdxAd	54.38	-10.65	-16.4
ExplorerAdmrl	74.05	-12.97	-15.1
ExtMktIdxAdmrl	72.71	-13.32	-16.3
ExtMktIdxIns	72.71	-13.31	-16.3
ExtMktIdxInsPls	179.43	-32.87	-16.3
FAWexUSIAdmr	25.88	-4.05	-14.1
FAWexUSIIns	82.04	-12.85	-14.1
GNMAAdmrl	10.58	-.14	+5.5
GNMAInv	10.58	-.14	+5.4
GlbEqInv	25.78	-3.21	-6.7
GrIdxAdmrl	83.89	-6.99	+6.9
GrIdxIns	83.90	-6.99	+6.9
GrandIncAdmrl	71.25	-6.80	-2.9
HCAdmrl	77.34	-7.04	-1.4
HCInv	183.38	-16.70	-1.4
HYCorpAdmrl	5.46	-.38	+0.5
HYCorpInv	5.46	-.38	+0.4
HYTEAdmrl	11.45	-.64	+5.2
InTrBdIdxAdmrl	12.06	-.45	+10.5
InTrInGdAdm	10.06	-.41	+8.4
InTrTEAdmrl	14.26	-.57	+4.0
InTrTrsAdmrl	11.84	-.15	+10.4
InflPrtScAdmrl	25.70	-1.52	+5.4
InflPrtScIns	10.47	-.62	+5.4
InsIdxIns	244.57	-23.37	-1.6
InsIdxInsPlus	244.59	-23.37	-1.6
InsTrgRt2020Ins	21.83	-1.68	-3.5
InsTtlSMIInPls	56.99	-6.19	-4.1
IntlGrAdmrl	86.46	-11.15	-2.7
IntlGrInv	27.18	-3.50	-2.8
IntlValInv	27.84	-5.10	-18.2
LTInGrdAdm	10.93	-1.27	+16.8
LTInGrdInv	10.93	-1.27	+16.7
LTTEAdmrl	11.70	-.59	+5.4
LfStrCnsrGrInv	19.55	-1.33	-0.6
LfStrGrInv	30.58	-3.29	-10.3
LfStrIncInv	15.77	-.78	+4.3
LfStrModGrInv	25.61	-2.24	-5.5
LgCpIdxAdmrl	63.01	-6.20	-1.7
LtdTrmTEAdmrl	10.98	-.23	+2.3
MCpGrIdxAdm	56.95	-7.30	-4.6
MCpVlIdxAdm	45.69	-8.20	-16.0
MdCpGrInv	21.82	-3.04	-9.2
MdCpIdxAdmrl	173.49	-26.42	-10.3
MdCpIdxIns	38.32	-5.84	-10.3
MdCpIdxInsPlus	189.01	-28.79	-10.3
NYLTmTEAdm	11.76	-.59	+5.0
PrmCpAdmrl	118.59	-10.99	-6.0
PrmCpCorInv	22.30	-2.33	-8.5
PrmCpInv	114.42	-10.61	-6.0
RlEstIdxAdmrl	112.84	-15.70	-11.0
RlEstIdxInstl	17.46	-2.43	-11.0
SCpGrIdxAdm	54.58	-9.15	-12.7
SCpValIdxAdm	42.00	-8.04	-23.2
STBdIdxAdmrl	10.71	-.11	+5.7
STBdIdxIns	10.71	-.11	+5.7
STBdIdxInsPlus	10.71	-.11	+5.7
STCpBdIdxAdm	21.78	-.63	+4.1
STFederalAdmrl	10.90	-.02	+5.5
STInfPrScIdAdmr	24.40	-.57	+2.3
STInfPrScIdIns	24.42	-.57	+2.3
STInfPrScIdxInv	24.37	-.57	+2.2
STInvmGrdAdmrl	10.69	-.23	+4.4
STInvmGrdIns	10.69	-.23	+4.4
STInvmGrdInv	10.69	-.23	+4.3
STTEAdmrl	15.78	-.14	+1.7
STTrsAdmrl	10.77	-.04	+5.2
SeledValInv	18.50	-4.04	-22.4
SmCpIdxAdmrl	58.99	-10.68	-18.5
SmCpIdxIns	58.99	-10.68	-18.5
SmCpIdxInsPlus	170.26	-30.84	-18.5
StarInv	24.07	-2.29	-5.5
StrEqInv	24.54	-4.40	-19.9
TMCapApAdm	139.59	-14.01	-2.2
TMSmCpAdm	48.60	-9.03	-21.9
TrgtRtr2015Inv	14.18	-.89	-0.5
TrgtRtr2020Inv	29.45	-2.27	-3.6
TrgtRtr2025Inv	17.60	-1.54	-5.5
TrgtRtr2030Inv	31.76	-3.02	-7.3
TrgtRtr2035Inv	19.27	-1.99	-9.1
TrgtRtr2040Inv	32.90	-3.63	-10.9
TrgtRtr2045Inv	20.42	-2.41	-12.6
TrgtRtr2050Inv	32.88	-3.87	-12.6
TrgtRtr2055Inv	35.70	-4.21	-12.6
TrgtRtr2060Inv	31.54	-3.72	-12.6
TrgtRtrIncInv	13.30	-.76	+0.8
TtBMIdxAdmrl	11.23	-.40	+9.2
TtBMIdxIns	11.23	-.40	+9.3
TtBMIdxInsPlus	11.23	-.40	+9.3
TtInBIdxAdmrl	22.81	-.55	+6.7
TtInBIdxIns	34.23	-.82	+6.8
TtInBIdxInv	11.41	-.27	+6.7
TtInSIdxAdmrl	23.02	-3.71	-14.8
TtInSIdxIns	92.05	-14.84	-14.7
TtInSIdxInsPlus	92.07	-14.85	-14.7
TtInSIdxInv	13.76	-2.22	-14.8
TtlSMIdxAdmrl	66.14	-7.19	-4.1
TtlSMIdxIns	66.15	-7.20	-4.1
TtlSMIdxInv	66.11	-7.19	-4.2
TxMgBalAdmrl	31.37	-2.14	-3.1
USGrAdmrl	99.78	-10.09	+3.5
USGrInv	38.52	-3.90	+3.3
ValIdxAdmrl	37.15	-4.28	-9.8
ValIdxIns	37.15	-4.28	-9.8
WlngtnAdmrl	66.42	-5.58	-4.6
WlngtnInv	38.46	-3.23	-4.7
WlslyIncAdmrl	62.09	-4.47	+0.6
WlslyIncInv	25.63	-1.84	+0.6
WndsrAdmrl	54.50	-7.32	-12.4
WndsrIIAdmrl	51.54	-6.07	-8.1
WndsrIIInv	29.05	-3.42	-8.1
WndsrInv	16.16	-2.17	-12.4
Victory			
SycmrSmCoOppI	30.91	-7.88	-22.8
Virtus			
VontobelEMOppI	9.61	-1.02	-14.2
Voya			
IntermBdI	10.36	-.46	+8.4
WCM			
FocIntGrIns	16.07	-1.86	+3.6
Wells Fargo			
SpMCpValIns	31.40	-5.66	-17.3
Western Asset			
CorBdI	12.85	-.55	+6.8
CorBdIS	12.86	-.56	+6.8
CorPlusBdI	11.62	-.73	+7.0
CorPlusBdIS	11.62	-.73	+7.0
iShares			
S&P500IdxK	322.66	-30.68	-1.6

MarketPulse

GAME OVER FOR MODELL'S
Modell's Sporting Goods, the century-old family-owned sporting goods chain, will shut its remaining 115 stores after filing for Chapter 11 bankruptcy. It's the latest retailer to succumb to a fast-changing market, where the Amazon and companies with strong online operations sprint ahead of brick-and-mortar-based businesses. Payless ShoeSource, Toys R Us and children's chain Gymboree have all filed for Chapter 11 reorganization or liquidated their operations. The New York-based retailer known to New Yorkers for its "Gotta Go to Mo's" advertising slogan, began liquidation sales at its remaining stores Friday morning.

DISNEY SUMMONS THE AVENGERS
Disneyland is assembling the Avengers at its California Adventure park in Anaheim. The theme park operator's new Spider-Man attraction will allow riders to sling webs with their bare hands and includes live-action fights between Avengers members and Marvel supervillains. The new campus opens July 18, and takes cues from Star Wars: Galaxy's Edge, which debuted across the resort at Disneyland Park last year. The Avengers Campus will be an immersive experience that seeks to tell super-heroic stories across a series of rides, shows and eateries.

PEPSI'S ENERGY BOOST
PepsiCo is adding some energy to its lineup of beverages. The company is paying $3.85 billion for energy drink maker Rockstar Energy Beverages as it branches out to a wider variety of drinks. Rival Coca-Cola is also moving aggressively to keep up with shifting consumer tastes that have gone beyond traditional soda. The companies are seeing more competition from smaller seltzer, soda, sparkling juice and energy drink makers. Las Vegas-based Rockstar was founded in 2001. It makes 30 varieties of drinks and is sold in more than 30 countries.

AP

Quotable

"I don't know if I would call this a dead cat bounce, but I would certainly not call it a trend."

— **Katie Nixon**, chief investment officer at Northern Trust Wealth Management, as stocks made up some of their historic losses on Friday.

Banks battered by virus

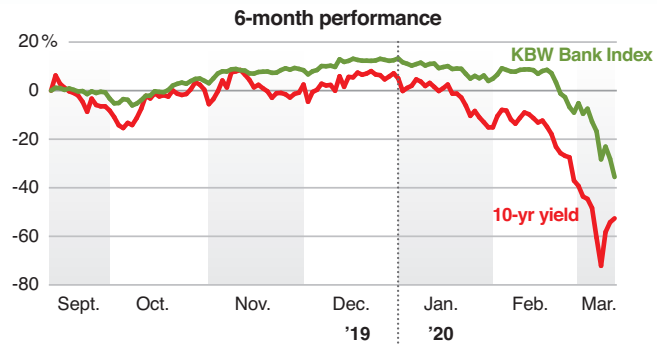
Bank stocks plummeted even more than the rest of the market this week, as investors fear the coronavirus outbreak will cause loans to go bad and bank profits to shrink.

The KBW Bank Index, which tracks the largest banks in the country, is down more than 40% this year, nearly double the decline of the broad S&P 500 index.

Banks are a proxy for the wider economy, and investors are fearful that companies impacted by the coronavirus will be unable to repay loans, and that businesses will slow their borrowing due to the outbreak.

Banks are also getting hammered by falling bond yields, which have plummeted as investors flood into safe assets like Treasuries. The Federal Reserve has cut interest rates to reassure Wall Street, but lower rates mean banks cannot charge borrowers as much for loans. The yield on the 10-year Treasury has consistently traded at historic lows in recent weeks.

A steep decline
Interest rates have fallen sharply this year, as seen in the bond market. That's dragged down the banks, which rely on higher interest rates for profits.



Source: FactSet

Ken Sweet; Alex Nieves • AP

StocksRecap

WEEKLY PERFORMANCE

52-WEEK HIGH	52-WEEK LOW	INDEX	HIGH	LOW	CLOSE	CHG	%CHG	MO	QTR	YTD %CHG	1YR %CHG
29568.57	21154.46	Dow Jones industrial average	25020.99	21154.46	23185.62	-2679.16	-10.4	▼	▼	-18.8	-10.3
11359.49	7253.10	Dow Jones transportation	8803.05	7253.10	7939.40	-1016.66	-11.4	▼	▼	-27.2	-23.0
963.80	706.59	Dow Jones utilities	896.54	706.59	762.60	-139.10	-15.4	▼	▼	-13.3	-2.2
14183.26	10054.47	NYSE Comp.	11794.00	10054.47	10851.74	-1500.29	-12.2	▼	▼	-22.0	-14.7
5914.74	4130.08	NYSE International	5131.74	4130.08	4443.17	-688.57	-13.4	▼	▼	-23.8	-18.6
9736.57	6936.68	Nasdaq 100	8376.44	7255.62	7995.26	-535.07	-6.3	▼	▼	-8.5	+9.4
9838.37	7194.67	Nasdaq Comp.	8347.40	7194.67	7874.88	-700.74	-8.2	▼	▼	-12.2	+2.4
3393.52	2478.86	S&P 500	2882.59	2478.86	2710.95	-261.42	-8.8	▼	▼	-16.1	-4.0
2109.43	1416.95	S&P MidCap	1760.10	1416.95	1546.75	-251.04	-14.0	▼	▼	-25.0	-18.4
34616.78	24901.34	Wilshire 5000	29088.23	24901.34	27140.96	-3016.96	-10.0	▼	▼	-17.5	-7.0
1715.08	1109.39	Russell 2000	1396.24	1109.39	1210.13	-239.09	-16.5	▼	▼	-27.5	-22.1
433.90	294.32	Dow Jones Stoxx 600	362.38	294.32	299.16	-67.64	-18.4	▼	▼	-28.1	-21.5
7727.49	5237.48	FTSE 100	6462.55	5237.48	5366.11	-1096.44	-17.0	▼	▼	-28.9	-25.8

Weekly Gainers ($2 or more)

STOCK	LAST	WK CHG	WK %CHG
GulfportE	2.74	+2.24	+445.8
PlanetGrn	3.68	+1.78	+93.7
DiamOffsh	3.76	+1.70	+82.5
Tiziana s	3.34	+1.23	+58.2
EQT Corp	9.53	+3.14	+49.1
GloryStar	2.93	+.95	+47.7
CypSemi	23.11	+6.74	+41.2
SumTher	2.30	+.65	+39.4
ArmsFloor	2.66	+.75	+39.3
TeekyTnk rs	19.63	+5.40	+37.9

Weekly Losers ($2 or more)

STOCK	LAST	WK CHG	WK %CHG
SundEng rs	2.00	-5.61	-73.7
CoreLabs	8.49	-15.35	-64.4
PennVa	4.10	-6.79	-62.4
Ovintv g rs	3.09	-4.85	-61.1
Apache	8.07	-12.63	-61.0
Oceaneerg	3.23	-4.94	-60.5
NuEnMLP	2.02	-3.04	-60.1
TivityHlth	4.36	-6.55	-60.0
BattalOil n	3.21	-4.79	-59.9
Tilray	4.03	-6.00	-59.8

Weekly Actives ($1 or more)

STOCK	VOL (00s)	LAST	WK CHG
BkofAm	5508858	24.16	-1.55
GenElec	4951685	7.85	-1.55
AMD	4550274	43.90	-4.69
InovioPhm	4517359	7.20	-6.89
AytuBioS	4255466	1.15	+.68
FordM	4239257	5.63	-.86
Apple Inc	4213535	277.97	-11.06
Microsoft	4059110	158.83	-2.74
OcciPet	3531104	14.26	-11.81
MarathnO	3073149	4.53	-2.30

Pantry pileup

U.S. sales of canned and frozen foods and shelf staples like pasta are rising as consumers stock up due to virus fears.

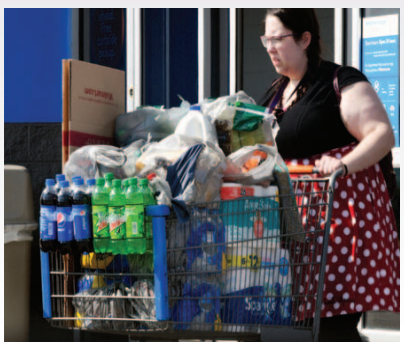
Nielsen noted a shift into "pantry preparation" mode after President Donald Trump told people to stock up on essentials on Feb. 26. Sales of flu remedies and household cleaners soared; so did sales of dried beans and canned meat.

For some, the new coronavirus causes only mild symptoms, like fever or a cough. But for others it can cause more severe illness, including pneumonia.

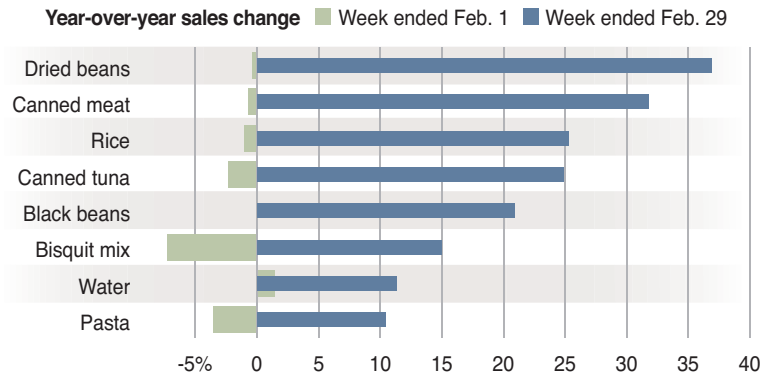
It's a rare boost for packaged food companies, which have struggled as consumers gravitate toward less processed foods. Campbell Soup Co. increased production to keep up with retailers' orders. Others poised to profit include Kellogg, which makes Eggo waffles; General Mills, which makes Progresso soup; and Conagra Brands, which makes Birds Eye frozen vegetables.

This week, shares of Campbell and General Mills were trading close to their 52-week highs.

But Bernstein analyst Alexia Howard thinks the trend will be temporary. In a note to investors, Howard said she doesn't expect the buying spree to impact full-year earnings — yet.



Stocking up: Packaged food companies have seen a much needed boost to sales as consumers prepare for the coronavirus.



Source: Nielsen

Dee-Ann Durbin; J. Paschke • AP

InterestRates

Money market mutual funds	YIELD	MIN INVEST	PHONE
Taxable—national avg	0.82		
Vanguard Prime MMF/Investor	1.47	$ 3,000 min	(800) 662-7447
Tax-exempt—national avg	0.78		
Federated Muni Oblig Fund/Wealth	1.18	500K	(800) 341-7400

U.S. BOND INDEXES	FRIDAY YIELD	CHANGE 1WK	CHANGE 1MO	CHANGE 3MO	CHANGE 1YR	52-WEEK HIGH	52-WEEK LOW
Broad market Lehman	1.80	0.30	▼	▼	-1.32	3.16	1.32
Triple-A corporate Moody's	2.94	0.42	▲	▼	-0.86	3.85	2.36
Corp. Inv. Grade Lehman	3.03	0.77	▲	▲	-0.80	3.87	2.26
U.S. high yield Barclays	6.08	-0.04	▲	▲	-0.48	6.74	5.07
Global Aggregate Barclays	1.17	0.20	▼	▼	-0.73	1.92	0.87

TREASURYS	FRIDAY YIELD	CHANGE 1WK	CHANGE 1MO	CHANGE 3MO	CHANGE 1YR	52-WEEK HIGH	52-WEEK LOW
3-month T-Bill	0.27	-0.23	▼	▼	-2.17	2.45	0.27
6-month T-Bill	0.37	-0.02	▼	▼	-2.15	2.52	0.36
52-week T-Bill	0.37	0.00	▼	▼	-2.14	2.52	0.30
2-year T-Note	0.48	0.02	▼	▼	-1.96	2.46	0.33
5-year T-Note	0.71	0.16	▼	▼	-1.74	2.46	0.42
7-year T-Note	0.90	0.24	▼	▼	-1.62	2.57	0.51
10-year T-Note	0.95	0.25	▼	▼	-1.68	2.64	0.49
30-year T-Bond	1.56	0.34	▼	▼	-1.48	3.04	0.94

Money fund data provided by iMoneyNet Inc.

Foreign Exchange

The dollar strengthened against the Japanese yen, euro and British pound. The dollar also rose against the Canadian dollar and Mexican peso.

MAJORS	CLOSE	CH.	%CH.	6MO.	1YR.
USD per British Pound	1.2305	-.0276	-2.24%	1.2480	1.3220
Canadian Dollar	1.3927	+.0074	+.53%	1.3281	1.3306
USD per Euro	1.1069	-.0107	-.97%	1.1068	1.1329
Japanese Yen	108.17	+2.98	+2.75%	108.13	111.05
Mexican Peso	21.9539	+.3463	+1.58%	19.4173	19.3054
EUROPE/AFRICA/MIDDLE EAST					
Israeli Shekel	3.6696	-.0187	-.51%	3.5291	3.6003
Norwegian Krone	10.1245	+.0438	+.43%	8.9869	8.5667
South African Rand	16.2470	-.1863	-1.15%	14.5752	14.4205
Swedish Krona	9.7323	+.0544	+.56%	9.6113	9.2967
Swiss Franc	.9557	+.0100	+1.05%	.9909	1.0033
ASIA/PACIFIC					
Australian Dollar	1.6277	+.0460	+2.83%	1.4532	1.4107
Chinese Yuan	7.0082	-.0214	-.31%	7.0796	6.7069
Hong Kong Dollar	7.7740	-.0019	-.02%	7.8207	7.8502
Indian Rupee	74.030	-.253	-.34%	71.035	69.635
Singapore Dollar	1.4159	+.0065	+.46%	1.3736	1.3532
South Korean Won	1213.16	+6.20	+.51%	1179.74	1130.94
Taiwan Dollar	30.15	-.01	-.03%	30.92	30.91

Commodities

Energy prices rose slightly as markets stabilized after Thursday's dramatic drop. Gold and silver prices fell as investors moved out of safe assets.

FUELS	CLOSE	PVS.	%CH.	%YTD
Crude Oil (bbl)	31.73	31.50	+0.73	-48.0
Ethanol (gal)	1.19	1.18	+0.93	-13.3
Heating Oil (gal)	1.14	1.16	-1.93	-43.9
Natural Gas (mm btu)	1.87	1.84	+1.52	-14.6
Unleaded Gas (gal)	0.90	0.90	+0.19	-46.8
METALS				
Gold (oz)	1515.70	1589.30	-4.63	-0.3
Silver (oz)	14.46	15.96	-9.43	-18.9
Platinum (oz)	743.90	781.80	-4.85	-23.4
Copper (lb)	2.50	2.48	+0.81	-10.5
AGRICULTURE				
Cattle (lb)	0.96	1.00	-4.50	-23.4
Coffee (lb)	1.07	1.09	-1.93	-17.7
Corn (bu)	3.73	3.70	+0.81	-3.9
Cotton (lb)	0.60	0.60	+1.32	-12.4
Lumber (1,000 bd ft)	350.00	330.10	+6.03	-13.7
Orange Juice (lb)	0.99	0.97	+1.96	+1.5
Soybeans (bu)	8.49	8.55	-1.26	-10.0
Wheat (bu)	5.09	5.08	+0.15	-8.9

(Previous and change figures reflect current contract.)

Best Stocks One Month

BEST LARGE-CAP STOCKS

COMPANY	TICKER	FRIDAY CLOSE	%CHG 1WK	%CHG 1MO	%RTN 1YR	PE	YLD
Zoom Vidio Comm Cl A	ZM	107.47	-6.0	**18.2**	0.0	...	...
Regeneron Pharm	REGN	465.55	-5.8	**16.5**	12.8	21	...
Teladoc Inc	TDOC	127.95	-5.8	**14.5**	133.9	...	...
GSX Techedu Inc	GSX	39.19	-6.1	**13.6**	0.0	...	...
QIAGEN	QGEN	41.02	-1.3	**10.4**	4.5	34	...
Digital Realty Trst	DLR	143.34	11.8	**9.0**	24.0	69	3.1
Kroger Co	KR	30.71	-4.2	**8.8**	26.5	15	1.8
Dominos Pizza Inc	DPZ	316.63	-5.9	**8.6**	35.7	35	1.0
ZTO Express Cayman	ZTO	25.60	-3.8	**6.6**	37.8	...	...
Gilead Sciences	GILD	70.75	-11.1	**4.7**	18.5	14	3.8
Take-Two Interactive	TTWO	116.62	-0.9	**2.8**	32.6	21	...
Clorox Co	CLX	167.77	-3.2	**1.8**	9.1	28	2.5
Masimo Corp	MASI	186.78	3.8	**1.7**	39.5	53	...
Campbell Soup	CPB	49.28	-4.8	**1.3**	44.5	18	2.8
Molina Healthcare	MOH	146.35	5.9	**0.9**	-2.9	dd	...

BEST MID-CAP STOCKS

COMPANY	TICKER	FRIDAY CLOSE	%CHG 1WK	%CHG 1MO	%RTN 1YR	PE	YLD
Vir Biotechnology	VIR	43.66	-4.5	**151.2**	0.0	...	...
Forty Seven Inc	FTSV	93.26	-1.2	**108.1**	494.4	dd	...
EQT Corp	EQT	9.53	49.1	**80.2**	-62.6	dd	1.3
Vivint Smart Home	VVNT	22.22	-16.3	**36.6**	0.0	...	...
Schrodinger Inc	SDGR	35.58	-17.9	**32.3**	0.0	...	...
Teekay Tankers Ltd	TNK	19.63	37.9	**32.3**	49.3	...	...
Stamps.com Inc	STMP	114.90	-6.9	**29.5**	32.9	18	...
Cabot Oil & Gas	COG	18.37	12.2	**24.1**	-33.4	12	2.2
Virtu Financial Inc	VIRT	21.42	-8.7	**21.8**	-0.4	29	4.5
Opko Health Inc	OPK	1.90	-18.1	**21.0**	-34.3	dd	...
Karyopharm Therap	KPTI	18.52	-26.0	**20.4**	415.3	dd	...
Legg Mason	LM	49.04	-1.4	**20.4**	80.4	dd	3.3
Everbridge Inc	EVBG	107.90	-1.3	**17.4**	50.9	dd	...
Frontline Ltd	FRO	9.35	32.8	**14.3**	49.7	dd	...
Luminex Corp	LMNX	26.62	-2.8	**12.2**	14.3	92	1.4

BEST SMALL-CAP STOCKS

COMPANY	TICKER	FRIDAY CLOSE	%CHG 1WK	%CHG 1MO	%RTN 1YR	PE	YLD
iBio Inc	IBIO	1.60	-22.0	**365.1**	97.5	dd	...
Co-Diagnostics Inc	CODX	9.86	-23.5	**197.0**	1007.6	dd	...
Alpha Pro Ltd	APT	12.51	-13.2	**141.5**	206.7	63	...
Gulfport Energy Corp	GPOR	2.74	445.8	**122.8**	-94.7	1	...
Nemaura Medical Inc	NMRD	6.75	-6.0	**115.0**	-39.0	...	...
Gain Capital Hldgs	GCAP	5.89	-1.3	**73.7**	-11.4	dd	4.1
Inovio Pharmaceut	INO	7.20	-48.9	**73.5**	137.5	dd	...
Bellerophon Therap	BLPH	5.50	-33.9	**60.3**	-36.5	dd	...
Summit Therapeutics	SMMT	2.30	39.4	**57.8**	-5.5	...	...
Adesto Technologies	IOTS	11.78	1.2	**56.2**	82.1	dd	...
Tarena Intl Inc	TEDU	3.42	-7.3	**55.5**	-48.2	dd	8.2
Arcus Biosciences	RCUS	16.53	-14.3	**49.9**	39.9	...	...
Centogene NV	CNTG	16.31	2.1	**48.0**	0.0	...	...
K12 Inc	LRN	23.94	16.8	**39.5**	-48.6	17	...
Lakeland Ind	LAKE	17.10	3.9	**39.0**	48.3	16	...

InsiderQ&A

Insurer's plans to keep costs down

Matt Eyles
CEO
America's Health Insurance Plans

If your doctor wants to prescribe an extremely expensive drug, expect your insurer to look hard first at whether it works before agreeing to pay.

Health insurers are hunting for more ways to tame rising costs. Aside from looking at prescription drugs, they're also covering meal deliveries and even some housing costs to keep people healthy and out of expensive emergency rooms.

But those measures won't help with a bill that's just starting to come due: claims from the rapidly spreading coronavirus. Matt Eyles, CEO of the trade association America's Health Insurance Plans, spoke recently with The Associated Press about these challenges and other issues.

Will the coronavirus affect premiums down the road, or do insurers generally keep enough reserves to cover unexpected occurrences like this?
Insurers always keep reserves for unexpected circumstances. Whether this is a short-term phenomenon or a longer-term impact will really determine what kind of impact it has on premiums.

Insurers are expanding coverage of things like meals and some are experimenting with rent payments. How does this tie into medical care and costs?
There's a growing recognition that much of health outcomes are determined not by the direct medical care that people receive, but actually by other factors such as housing, access to transportation and nutrition. Providing someone with healthy food or making sure that they have a safe place to live can help improve their outcomes, reduce their costs and keep them out of the emergency room.

The Affordable Care Act has expanded coverage to millions, but individual insurance has become unaffordable for many who don't qualify for government help. How can this be addressed?
We think there are a couple straightforward policy solutions. Being able to deduct health insurance premiums from your income would be helpful. Implementing a new government reinsurance program would push down premium costs. And looking at other options, for example, to reduce the cost of prescription drugs would also help.

Would a reinsurance program cover more higher-end claims and lower coverage costs?
Right, lower premiums for everyone.

What might insurers try next to control prescription drug costs, especially now that some medications can reach six figures in cost or top $1 million?
Many insurers are looking at how you only pay for those treatments that work, especially for those extraordinarily expensive medicines. It's not a cure-all for the high cost. But for those products that are innovative and that potentially are cures, it's important that we look at how we pay for what works and not pay for what doesn't work.

Interviewed by Tom Murphy. Edited for clarity and length.

AP

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hp SPORTS

Robins among returning spring birds

Outdoors, Page C5

It's all shut down

The stunning week that sports came to a halt

Paul Newberry

It was the week the sports stopped.

Basketball. Hockey. Baseball. Golf. Soccer. Tennis. Auto Racing. Even football, which is technically out of season but was still around with the fledgling XFL and spring practice on college campuses around the country.

Over these next few weeks, and likely months, we'll become painfully aware of how much these games mean to so many of us.

From the communal joy of attending a sporting event in person to the barrage of sports programming that usually flooded our TV screens each night, not to mention fretting over fantasy leagues or filling out March Madness pools or simply all that time spent arguing back and forth about our favorite teams, there is now a huge void in our lives.

This was all understandable, of course, given the rapid spread of the coronavirus to nearly every corner of the globe. One way to contain the pandemic is to stay away from large crowds in tight spaces, which effectively ruled out the idea of holding major – even minor – sporting events until this scourge is under control.

The shutdown is unprecedented, certainly in scope and scale. The only parallel in recent memory is 9/11, which brought the games to a halt for about a week nearly two decades ago.

This time, no one knows how long it might last.

At least a month, for sure. Maybe longer.

The rites of spring have already been snatched away.

The NCAA men's basketball tournament, which culminates with the Final Four, has chosen not to crown a national champion for the first time since its founding in 1939. The Masters won't be held on the first full week of April, depriving us of a tradition unlike any other. Opening day in baseball, that eternal source of hope, has been pushed back at least two weeks.

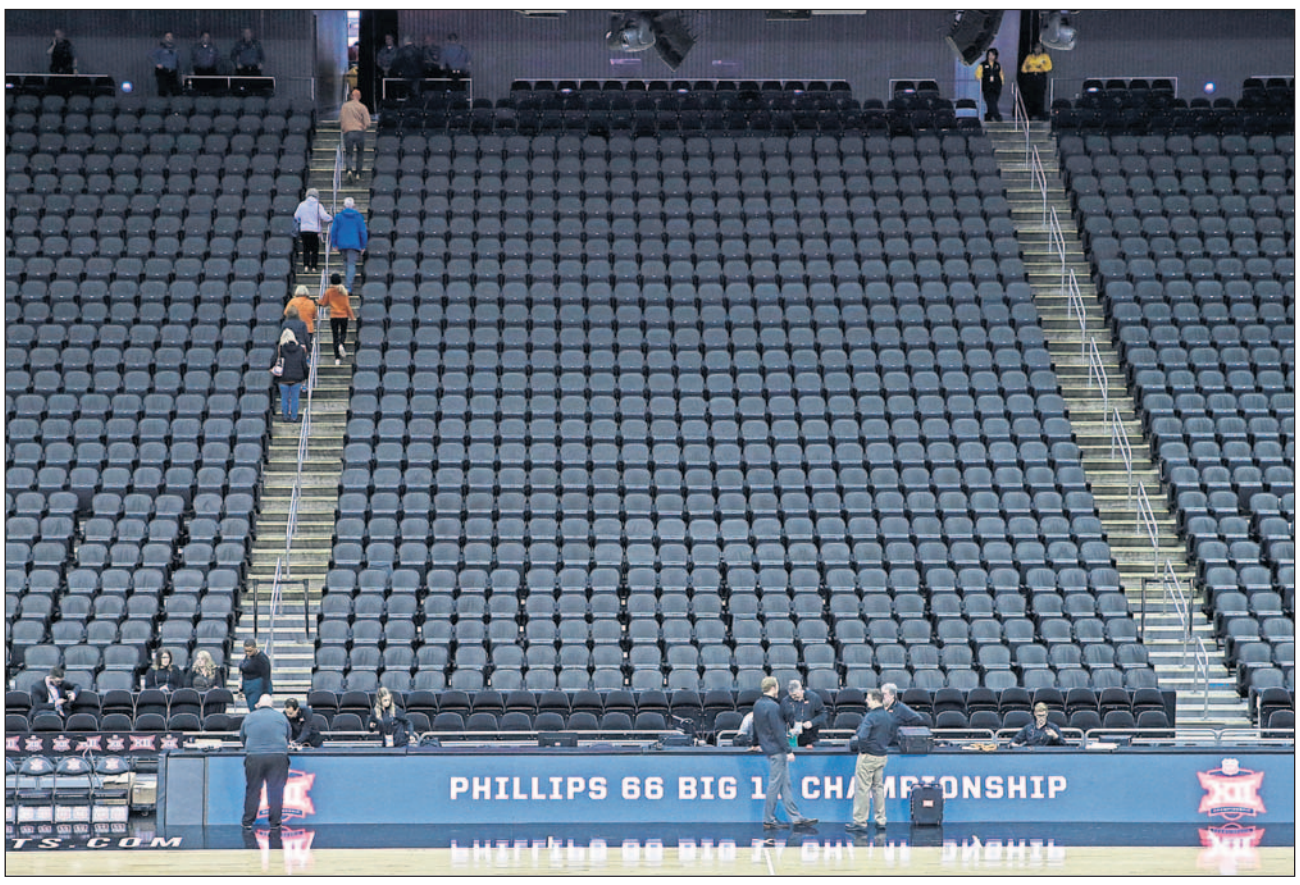
"We recognize this decision will affect many people, including our loyal patrons," Augusta National chairman Fred Ridley wrote in a statement released Friday morning, confirming a postponement of the Masters, which could now be held when the leavers are turning rather than the azaleas blooming. "We seek your understanding of this decision and know you share our concern given these trying times."

Trying times, indeed.

Our primary concern is for the victims of this virus – most of whom, thankfully, will fully recover – and making sure we protect those who might be in harm's way.

But it's hard not to shed

See **NEWBERRY**, page C4



Charlie Riedel / AP

Fans leave the Sprint Center after the remaining games in the Big 12 Conference tournament were canceled due to concerns about the coronavirus on Thursday.

NCAA tried to save March Madness with shortened 16-team tournament

By RALPH D. RUSSO
AP College Sports Writer

As it became apparent the NCAA basketball tournaments could not be held over three weeks because of concerns about the coronavirus, organizers scrambled to devise a plan for a 16-team event to salvage the postseason in one long weekend.

NCAA vice president of men's basketball Dan Gavitt told AP he started to consider ways of condensing the tournament Wednesday night after the NBA announced one of its players tested positive for the virus and the league suspended its season.

The NCAA canceled its basketball tournaments and all other remaining championship events on Thursday in response to the coronavirus pandemic. That came a day after the association had announced it planned to play the games while restricting fan access.

"We did spend a significant amount of time very late Wednesday night trying to figure out alternative models," Gavitt said Friday.

The next morning, Gavitt presented the idea to the men's basketball selection committee. He said the hope was to play games starting Thursday at State Farm Arena in Atlanta. The city had been scheduled to host the Final Four at Mercedes-Benz Stadium on April 4 and 6.

The idea was to have the selection committee choose the top 16 teams in the country, regardless of conference, to participate. The first three rounds would have been played from Thursday to Saturday, with a championship game Monday night. Gavitt said he believes eight or nine of the 32 Division I conferences could have been represented.

See **NCAA**, page C4

Michael Conroy / AP

Final Four flags fly over the national office of the NCAA in Indianapolis on Thursday.

Arena workers caught in shutdown

By TIM REYNOLDS
AP Basketball Writer

MIAMI — David Edelman can usually be found at a Denver Nuggets basketball game or a Colorado Rapids soccer game. As an usher, he interacts with fans in a role he calls a staple of his life.

But there are no Nuggets games for at least a month. No Rapids games, either. And Edelman has no idea what he'll do now.

"This is what I do for a living," Edelman said earlier this week, as the realization hit that sports were going on hiatus because of the coronavirus. "This is my income."

Thousands of workers would have staffed the 450 NBA and NHL games that will not be played over the next month in response to the pandemic. And then there are the more than 300 spring training and regular-season baseball games, 130 NCAA Division I men's and women's tournament games, 50 or so Major League Soccer matches, all international golf and tennis tournaments, and who-knows-how-many high school, small college and other entertainment events canceled or postponed because of the global health crisis.

The total economic impact of the loss of sports and other events because of the pandemic – assuming only a month shutdown – is impossible to calculate but will reach the billions, easily.

Tickets aren't being sold, so teams and leagues and

See **ARENA**, page C4

Cubs set to 'deep clean' training facility, work from home

By MARK GONZALES
Chicago Tribune (TNS)

MESA, Ariz. — The Cubs took internal measures Thursday after Major League Baseball suspended the balance of spring training and delayed the start of the regular season by at least two weeks because of the coronavirus pandemic.

President Theo Epstein said the team's spring training facility will receive a "deep clean" and will encourage players, staff and media to stay away through at least Friday.

Manager David Ross and Epstein declined to speculate on when the facility might open or when players might resume workouts, adhering to the advice of MLB, which was engaged in meetings with the Major League Baseball Players Association.

"We need to know what the landscape is," said Epstein, who spoke to the players Thursday morning.

As of now, the earliest the Cubs and the other 29 major-league teams can start the season will be April 9. The Cubs were scheduled to conclude spring training in Arizona on March 23 and open the regular season at Milwaukee on March 26.

Chairman Tom Ricketts and Epstein were aware that Illinois Gov. J.B. Pritzker recommended that the owners of professional teams in the state postpone all home events until at least May 1.

"While our hope is to play baseball at Wrigley Field soon, we will continue to work in close coordination with Major League Baseball, as well as with Illinois Gov. J.B. Pritzker and Chicago Mayor Lori Lightfoot and their administrations to ensure that we make the best decisions to protect public health and safety," Ricketts said in a statement.

In the meantime, Epstein said the organization is in the midst of establishing a "work-from-home" policy that includes scouts. Some employees were in the midst of leaving Thursday

See **CUBS**, page C4

The road to the Masters leads nowhere as golf shuts down

By DOUG FERGUSON
AP Golf Writer

PONTE VEDRA BEACH, Fla. — For the last 75 years, the golf landscape never changed. March brought anticipation of azaleas and Amen Corner, of the drive down Magnolia Lane and the chase for a green jacket.

The annual road to the Masters took a major detour Friday – but not a dead end, like other tournaments – when Augusta National said the Masters would be postponed because of increasing risks with the new coronavirus.

It was expected, but no less jarring, even as the Masters joined other big sporting events that were suspended (NBA), delayed (Major League Baseball) or canceled (NCAA basketball tournament).

Xander Schauffele was quick to find hope.

"Well, postponed is a comforting word," Schauffele said. "Canceled is another."

Augusta National offered no details except for Chairman Fred Ridley saying he hopes the postponement puts the club in the best position to safely host the Masters "at some later date."

The announcement capped off 24 hours that began with hope golf could be played without fans and ended with the reality that it had to follow along with other sports and step away.

Even the Masters.

PGA Tour Commissioner Jay Monahan said his "gut-wrenching" decision to cancel the rest of The Players Championship this

See **GOLF**, page C4

Tim Dominick / AP

In this April 4, 2011, file photo, golf fans watch practice on the par three 16th hole during a practice round for the Masters at Augusta National Golf Club in Augusta, Ga. Augusta National decided Friday, to postpone the Masters because of the spread of the coronavirus.

FROM THIS WEEK

See more photos online at heraldpalladium.mycapture.com

David Johnson / For The Herald-Palladium

Matthew Schmidt of River Valley, left, fires a three-point attempt over Michigan Lutheran defender Alex Ritter during Wednesday's district game.

Don Campbell / HP staff

Lakeshore's JJ Bushu drives past Mattawan's Thomas Martinic during a Division 1 district game Wednesday night at St. Joseph High School.

David Johnson / For The Herald-Palladium

Eau Claire's Deshun Holmes (lower right) looks to draw a charge on Mark Shaw of New Buffalo during Wednesday's district game.

Michigan Lutheran's Abby Harris, center, joins her teammates as they celebrate their win over Fruitport Calvary Christian during Tuesday night's Division 4 regional semifinal at Martin High School.

Don Campbell / HP staff

Don Campbell / HP staff

Lakeshore's Austin Holgate works his way past Mattawan's Carson Foor during a Division 1 district game Wednesday night at St. Joseph High School.

River Valley's Lennon Lange (right) looks for a way around Michigan Lutheran defender Adam Rosenbaum during Wednesday's district game.

David Johnson / For The Herald-Palladium

IN BRIEF

MHSAA halts all sports activities through April 5

The Michigan High School Athletic Association has directed all member schools to suspend activities in all sports for all seasons – effective Monday through at least Sunday, April 5 – to fall in line with Gov. Gretchen Whitmer's order that all schools close for the next three weeks to deter the spread of coronavirus.

According to the news release, all athletic activities are to be halted, including practices, scrimmages and competitions, as well as strength training, conditioning and any other organized sessions and activities in all MHSAA in-season and out-of-season sports.

The suspension of activities applies to sports for all three MHSAA seasons as spring sports practices have begun, winter tournaments were suspended Thursday, and fall sports coaches are working with limited numbers of athletes during the offseason.

Lions release TE Rick Wagner

ALLEN PARK, Mich. (AP) — The Detroit Lions released tackle Rick Wagner.

The Lions announced the move Friday. Wagner played the past three seasons with the Lions, starting 40 games.

Wagner played 12 games last season. He missed time late in the season with knee problems.

The 30-year-old Wagner has played seven NFL seasons. His first four were with the Baltimore Ravens. He's played in 102 NFL games, including 87 starts.

Wagner signed with the Lions as a free agent in March 2017.

UIC fires coach McClain after 5 seasons

CHICAGO (AP) — Illinois-Chicago fired coach Steve McClain on Friday after five seasons.

McClain went 76-93 with the Flames, including a 42-48 record in the Horizon League.

UIC was 18-17 this season and reached the Horizon League Tournament final, but lost 71-62 to Northern Kentucky.

"We are committed to men's basketball returning to the NCAA Tournament and developing a national presence and determined that a change in program leadership was needed at this time," athletic director Michael Lipitz said in a release.

UIC's last NCAA Tournament appearance was in 2004.

The Flames won at least 16 games in each of McClain's last four seasons.

Pitino will return for 8th season with Minnesota

MINNEAPOLIS (AP) — Minnesota coach Richard Pitino will return for his eighth season with the program, a person with knowledge of the situation confirmed on Friday.

The person spoke to The Associated Press on condition of anonymity, without authorization to speak publicly on the matter.

The 37-year-old Pitino has a 127-108 record with the Gophers, including a 48-82 mark in Big Ten regular-season play. They finished 12th in the 14-team league in 2019-20, winning their first-round game in the conference tournament on Wednesday before the Big Ten canceled the remainder of the event out of precaution for the coronavirus pandemic.

The Gophers were scheduled to play No. 5 seed Iowa in Indianapolis on Thursday, but it was called off well before tip-off.

Bengals release tackle Glenn after troubled season

CINCINATI (AP) — The Bengals released Cordy Glenn on Friday, severing ties with the left tackle who missed most of last season because of concussion and suspension.

Cincinnati obtained Glenn from Buffalo in a trade before the 2018 season. He started 13 games that year, when the Bengals won six games and Marvin Lewis was fired as head coach.

Glenn suffered a concussion during preseason last year and missed the first six games.

He was suspended for the seventh game after a disagreement with coach Zac Taylor's staff over his status.

Ted Cox, ex-Red Sox with hits in 1st 6 at-bats, dies at 65

MIDWEST CITY, Okla. (AP) — Ted Cox, the first major league player with hits in his first six at-bats, has died. He was 65.

Cox was diagnosed with multiple myeloma in November and died Wednesday at Hospice Quality Care in Midwest City, according to his son, Billy.

Cox was born in Oklahoma City, played at Midwest City High School and was selected by Boston with the 17th overall pick of the 1973 amateur draft.

Cox hit .362 in 13 games that September, then was traded to Cleveland in the offseason.

AIRWAVES

Television today

8:25 a.m. (NBCSports) **Premier League Soccer** Watford FC vs Leicester City FC. (Live)
10:55 a.m. (NBCSports) **Premier League Soccer** Manchester City FC vs Burnley FC. (Live)
12:00 p.m. (5) (8) (16) **Six Nations Championship** Wales vs Scotland. (Same-day Tape)
1:25 p.m. (NBCSports) **Premier League Soccer** Aston Villa FC vs Chelsea FC. (Live)
7:00 p.m. (NBCSports) **Motocross Racing** Monster Energy Supercross: Indy. (Live)
10:30 p.m. (ESPN) **Boxing** Shakur Stevenson vs. Miguel Marriaga. (Live)

Sunday

9:55 a.m. (NBCSports) **Premier League Soccer** West Ham United FC vs Wolverhampton Wanderers FC. (Live)
10:30 a.m. (FS1) **Bundesliga Soccer** Eintracht Frankfurt vs Borussia Mönchengladbach. (Live) CC
12:25 p.m. (NBCSports) **Premier League Soccer** Tottenham Hotspur FC vs Manchester United FC. (Live)
1:30 p.m. (FS1) **PBA Bowling** WSOB Cheetah Championship. From Las Vegas. (Live) CC

Monday

3:55 p.m. (NBCSports) **Premier League Soccer** Everton FC vs Liverpool FC.
8:00 p.m. (FS1) **PBA Bowling** WSOB Chameleon Championship. (Live) CC

CONTACT US

The Herald-Palladium sports desk is staffed after 7 p.m. nightly. Coaches or managers are asked to report results as soon as possible the evening of the event for publication in the next day's edition.

Phone numbers
(269) 429-1294
(800) 356-4262 ext. 294
Fax number
(269) 429-4392

Email address for reporting results
sports@TheHP.com

Sports staff
Ben Sanders
Sports Editor
bsanders@TheHP.com
429-1294
Maxwell Harden
Sports Writer
mharden@TheHP.com
932-0371

NCAA plans to extend eligibility of spring sports athletes

By DOUG FEINBERG
AP Sports Writer

NEW YORK — The NCAA is planning to extend the eligibility of athletes on spring sports teams by one year to make up for the season lost to the new coronavirus.

The details of how the extra eligibility will work are still being ironed out.

All three NCAA divisions would potentially allow another year for athletes in the 14 spring sports, which include baseball, softball, lacrosse and golf. The decision comes after the NCAA announced Thursday that its winter and spring championships would be canceled as a precaution against the spread of the coronavirus.

Some, but not all, conferences have announced that their spring sports teams would not continue their regular seasons.

"I think for the spring sports athletes, its a good idea. I like the idea of some kind of a make-good there and that's the way to do it," Big East Commissioner Val Ackerman said Friday.

The NCAA Division I Council Coordination Committee sent an email Friday notifying schools of its intention. The proposal is expected to pass.

"Details of eligibility relief will be finalized at a later time," the NCAA said in a statement. "Additional issues with NCAA rules must be addressed, and appropriate governance bodies will work through those in the coming days and weeks."

The NCAA needs to figure out logistics including scholarship limits, roster size and a few other nuances.

The association also is trying to determine what — if anything — it could do for winter-sport athletes. In basketball, many of the top players will have headed to the pros already, so granting another year wouldn't do much for them.

Florida athletic director Scott Stricklin said he plans to push for legislation that would allow seniors to return to school and for roster exemptions that would help make it happen.

"I think any senior who had a championship opportunity taken away because of this should get another year," he said Friday. "I don't know if the NCAA will take that up. But you have track athletes, you have gymnasts, you have swimmers and divers, and basketball, that what they worked for all year was taken away. I think we should give those kids another year. Whether that happens or not, I don't know.

"Yeah, we'll have that conversation," he said. "That makes a lot of sense and it's the humane, fair thing to do."

North Carolina lacrosse attacker Katie Hoeg, who is a two-time All-American and the school's all-time leading scorer, has a teaching and coaching job lined up after she graduates this spring. She said she will make arrangements to return for some grad courses and play lacrosse next year if she's allowed.

"I'm choosing my passion," Hoeg said. "I can't imagine ending my lacrosse career the way this season is going. I was pretty hopeful this would be a possibility. I'm really excited this decision has been made. It's such a weird circumstance. This has never happened before. It would be pretty unfair to have our careers or have this year taken away from us. I do agree with their decision because of the circumstances."

The Ivy League, which hasn't allowed athletes to pursue a fifth year at their schools in the past, said it is "working with our schools to identify and consider various issues, including those related to the ongoing eligibility of senior spring student-athletes."

The NCAA also informed schools on Friday that a recruiting dead period is now in effect through April 15, banning all on-campus visits for recruits and off-campus recruiting travel for coaches.

Jason Behnken / AP

In this March 11, 2018, file photo, Alexander Rossi (27) and Marco Andretti (98) race through Turn 10 during the IndyCar Firestone Grand Prix of St. Petersburg. NASCAR and IndyCar have each called off their races this weekend. NASCAR was scheduled to run Sunday at Atlanta Motor Speedway without spectators but said Friday it is calling off this weekend and next week's race at Homestead-Miami Speedway. IndyCar was scheduled to open its season Sunday on the streets of St. Petersburg, Florida, but suspended its season through the end of April.

NASCAR, IndyCar both postpone racing

By JENNA FRYER
AP Auto Racing Writer

NASCAR and IndyCar both reversed course Friday and pulled the plug on racing this weekend, with IndyCar also suspending its season through the end of April due to concerns over the COVID-19 pandemic.

NASCAR called off Sunday's race at Atlanta Motor Speedway and next weekend's events at Homestead-Miami Speedway. Both events were already scheduled to be run without spectators.

Seven-time NASCAR champion Jimmie Johnson supported the move.

"We want to race as much as you want us to race but this is the right decision," Johnson wrote on Twitter. "This is so much bigger than sports right now and the health and safety of our fans, industry members and the overall public is top priority."

IndyCar was scheduled to open its season Sunday on the streets of downtown St. Petersburg without fans. Formula One also canceled its season opening race in Australia, leaving the first full weekend of global motorsports without a major event.

"After careful consideration, including regular communication with our event promoters, health officials, and the city administrations in our respective race markets regarding COVID-19, we have made the decision to cancel all events through April," IndyCar said. "(The) safety of our fans, participants, staff, partners, and media will always remain our top priority."

IndyCar driver Alexander Rossi issued a statement in which he called the decision "a bummer."

"I share in the disappointment with all the fans and pro athletes across the globe," Rossi said. "But let's work through this together, be good (intelligent) humans, and come back to have some fun in a couple months."

Defending IndyCar series champion Josef Newgarden received word of the cancellation standing in the lobby of his hotel just a few feet from the entrance to the street course.

"Crazy times we are living in, man. Crazy times," Newgarden said.

NASCAR said the decision to postpone the next two weeks "is in the best interest of the safety and well-being of our fans, competitors, officials and everyone associated with our sport."

As college and professional sports leagues canceled events or postponed their seasons one by one, NASCAR, IndyCar and F1 were among the very few organizations planning to press ahead this weekend. Finally, even the prospect of staging races without fans was deemed to be unsafe.

There was no announcement of any plans to reschedule the races.

For most people, the new coronavirus causes only mild or moderate symptoms, such as fever and cough. For some, especially older adults and people with existing health problems, it can cause more severe illness, including pneumonia. The vast majority of people recover from the new virus within a few weeks.

MLB encouraging players to go home

By JAKE SEINER
Associated Press

MESA, Ariz. — Major League Baseball is encouraging players to go home, a day after canceling the rest of the spring training schedule and postponing opening day by at least two weeks amid the novel coronavirus outbreak.

Ballparks in Florida and Arizona were locked down Friday as the sport considered how to proceed following an outbreak that has brought the U.S. sports schedule to a standstill. Teams speculated the season might not start until sometime in May, necessitating a reduced schedule.

Many teams said in the morning they planned to close for the weekend and re-open camps Monday. Baseball Commissioner Rob Manfred met Friday with the players' association leadership, and a decision was made to encourage players to leave camp in the afternoon.

"We don't have a playbook for this," Cleveland Indians president Chris Antonetti said in the morning. "We are learning on the fly. We are taking the approach that we will continue to prioritize the health and wellness of our players, our staff, their families, everyone at the complex, everyone throughout the organization. That is evolving day to day."

The dispersal is not mandatory. In particular, many minor league players – especially from other countries – have been hoping to remain in camps, where they have usually access to housing, food and training facilities.

MLB has recommended scouts should not make non-essential travel, according to a person familiar with the discussions. The person spoke to The Associated Press on condition of anonymity because the league has not announced those plans.

"There's obviously there's no games to be played right now, so our amateur scouts are in a holding pattern at this point," Kansas City general manager Dayton Moore said.

The NBA suspended its season Wednesday night after Utah Jazz player Rudy Gobert was diagnosed with the virus, and it wasn't a surprise to players when MLB followed with a similar move Thursday.

Not that players weren't stunned by the disruption – Jon Lester was long-tossing in Cubs camp in the moments before the announcement was made, and Mariners' coaches pulled pitchers off bullpen mounds mid-session to break the news.

"Yesterday was one of the craziest days I've ever had in baseball," Seattle manager Scott Servais said. "I went through the (1994-95) strike as player, and I can only compare it to that."

SCOREBOARD

BOWLING

KELLEY'S BOWL

WED. 6:30 P.M. MIXED – Milton McGee 739 (267), Matt Hendrixson 698, James Mummaw 690, Gina Gitchell 685 (243), Tim Mummaw 680, Amber Fleisher 523, Desi Williams 516.

THURSDAY MILLER LADIES – Alanna Swetay 647 (243), Pam Head 592 (219), Dianna Evans 556 (211), Starla Swetay 549 (224), Bobbi Smith 525 (211), Vanessa Brigham 504, Linda Dockham 500. Team score: Swetay/Swetay 1196 (427).

PEAT'S CIDER SOCIAL

DAVE DREESE MEMORIAL – Dave Matheny 738 (244), Kevin Beckman 707 (267), Cliff Vance 681 (255), Jon Utter 674 (236), Jerry Knowles 672 (226), Corey Fister 669 (246), Jason Utter 666 (231), Paul Vance 656 (236), Bill Madrigal 642 (252), Greg McCoy 638 (235), Bob Utter 634 (232), Tom Rauls 633 (237). Team score: Simple Computer Repair 2608 (936).

Virus worries prompt some postrace changes for the Iditarod

ANCHORAGE, Alaska (AP) — Officials with the world's most famous sled dog race announced Thursday they have postponed post-race events in Nome in response to the new coronavirus. The Iditarod has postponed both the awards banquet set for March 22 and the meet-the-mushers event set for March 21, both in Nome, where the winner is expected some time next week.

The finish line is near the Nome mini-convention center, which serves as a community gathering point for mushers, their families, race fans and volunteers who descend on the city.

"They will still be using the mini-convention center as their headquarters. But we're going to be limiting the amount of people that are allowed in there at any one time," Nome City Manager Glenn Steckman told The Associated Press.

The number of people allowed inside the building isn't yet known.

"I have to meet with the representatives from the Iditarod to discuss numbers, but the numbers are ultimately up to me," he said.

Steckman said the race will continue, but they are also encouraging people to employ appropriate social distancing.

"If you're ill or feeling ill, don't come to the event," he said. "If you're over 60 years of age, you shouldn't come to the event."

Meanwhile, the leader is taking a day's rest at the halfway point of the Iditarod Trail Sled Dog Race.

Brent Sass, a native of Minnesota living near the Alaska community of Eureka, was the first musher to the checkpoint in Cripple, the race's halfway point. He arrived late Wednesday with 13 dogs in harness and planned to take his mandatory 24-hour rest period.

He said he was pleased with his team's performance, telling the Iditarod Insider, "Everybody is just smooth trotting, and they're doing their job."

Sass is the two-time defending champion of the 1,000-mile (1,609-kilometer) Yukon Quest International Sled Dog Race, run between Fairbanks and Whitehorse, Yukon, Canada. He won this year's Yukon Quest on Feb. 11.

He said most of the dogs on his team are 3- and 4-years-old and were part of the two Yukon Quest championship runs.

CUBS

From page C1

and others on Friday.

Even before the flu swept through the clubhouse and even sidelined manager David Ross for the first three games of spring training, the Cubs stressed their medical staff told players to take precautionary measures and re-educated them as the coronavirus spread to the United States.

And Epstein was visibly disturbed as he called for more testing for the coronavirus throughout the country.

"Testing is a much broader issue than just how it relates to a major league team or sports team," Epstein said. "We're far behind in this country as a whole in testing, and so our stance is that the more testing, the better.

"And we hope our country gets to the point where we can have a lot of testing so we can better assess the situation and make better decisions going forward.

"But specifically, as it relates to the team right now, no player in camp has met the current standard this country to be tested."

Epstein said the threshold to get tested in the U.S. for the coronavirus remains "really high," adding, "we all hope that changes soon."

Many players left as Epstein conducted meetings with his staff following the postponement of Thursday's game against the Dodgers at Sloan Park because of a forecast for inclement weather.

Before the postponement and ensuing suspension of spring training, right fielder Jason Heyward said he was prepared for any scenario and stressed that baseball was secondary to taking safety measures against the virus.

"When you focus on the big picture, it makes a lot easier to make some small collective sacrifices that are going to be key to all of us sticking together and getting through this together," said Epstein, who said the players appreciated as much information as he could provide.

Epstein said the organization was being proactive in giving the facility a "deep clean" and not acting in response to Rudy Gobert of the NBA's Jazz testing positive for the coronavirus.

But the Cubs will have to find a way to feed their minor leaguers, who opened camp Monday and eat most of their meals at the facility.

"Every decision we make will be done with as much empathy and thought as possible for everyone's standing," Epstein said. "Everyone is affected by this differently, and we want to make sure everyone has what they need to continue to stay healthy."

The delay of the regular season, however, will cost game day personnel at least six days of pay and perhaps more. The Cubs have 18 home dates through April 29.

"I don't think we're at a point where that there are any answers, but it's been a big part of the conversation," Epstein said. "The goal would be to make sure that these few people, if any, are impacted by this financial event. I'm not sure how realistic that is the longer this goes on."

The delay will allow more time for left-handed reliever Brad Wieck, who underwent a cardiac ablation procedure last month to prevent the recurrence of an intermittent atrial flutter and was scheduled to throw from 120 feet Thursday.

But Wieck's condition and the possibility of freezing transactions until the suspension seemed secondary to the worldwide concern regarding the virus.

Epstein wasn't about to get antsy about when play might resume.

"Look, given the hard realities of what people are dealing with, that's the least of our of our concerns right now," he said.

GOLF

From page C1

week and the next three tournaments on the schedule was based largely on Orlando's theme parks shutting down and travel for the international players.

"Even though we have a safe environment and we've done all the right things, we can't proceed," Monahan said. "It's not right to proceed."

That got little argument from the players, who suspected this was coming.

Rory McIlroy, the world's No. 1 player, preached the importance of everyone getting tested for the virus and saying golf would have no choice but to shut down if anyone – a player, caddie, support staff – tested positive.

That was on Thursday night, after he closed with three straight birdies. He went to bed before the tour's decision to shut down golf and woke up Friday to several text messages that left him wondering when he would tee it up again.

"You're obviously going to still keep playing golf, but you're going out there practicing and not knowing what you're practicing for," McIlroy said as he headed into the TPC Sawgrass clubhouse to clean out his locker.

The PGA Tour has canceled four tournaments, one in the Dominican Republic. The LPGA Tour, which already lost three tournaments on its Asia Swing, said it was postponing its next three events in Arizona and California, the last one the first major championship of the year.

The next tournament on the European Tour schedule is in the south of Spain at the end of April.

It's not unusual for players to have a month off with nowhere to play, just not in the heart of the season.

"This is obviously new territory," said J.T. Poston, who was anticipating his first time playing the Masters. "I can't remember the last time I didn't really know when I was going to play my next golf tournament or when I didn't have a golf tournament that I could look forward to playing."

McIlroy's coach was planning to fly from Ireland next week so they could prepare for the Masters, the major keeping him from the career Grand Slam. That's been scrapped. All that's on McIroy's immediate agenda is getting tested for the virus.

Bernd Wiesberger of Austria was trying to get the last flight to Vienna.

He left before the Masters was postponed, which was just as well. Wiesberger figured he would not have been able to return to the U.S. to play.

Scrapping the Players Championship also was a blow to the tour because it's the biggest event – "our Super Bowl," Monahan said – of the 44 tournaments it operates. Because only one round was played, the $15 million purse was to be cut in half and distributed evenly among the 144 players – $52,083 each, unofficial money.

That doesn't include C.T. Pan, who withdrew a few hours before his tee time to reduce the risk of catching the virus.

U.S. Open champion Gary Woodland was among those who felt it would have looked bad if the tour had kept playing, even though Monahan suggested it could be a "source of inspiration" to have a live sport on television if done in a safe manner.

"It would have looked horrible if we showed up and played today with every other sports league not playing," Woodland said. "It probably would have been insensitive, so I'm glad Jay made the decision that he did. It's best for us. It's best for the fans and our families. ... It's only going to get worse right now, so it's best for us not to be playing golf."

For most people, the new coronavirus causes only mild or moderate symptoms, such as fever and cough, with the vast majority recovering in about two weeks.

"I think there's bigger problems in the world right now than whether we play the Masters or not," Jon Rahm said.

They also didn't know what they would do. Kevin Na said the tour shutting down and the Masters not being played the first full week in April had not sunk in.

ARENA

From page C1

organizing bodies lose money. Fans aren't going to events that aren't happening, so taxi drivers and ride-share operators have no one to ferry to and from those places. Hotel rooms will be empty. Beers and hot dogs aren't being sold, so concessionaires and vendors lose money. Wait staff and bartenders aren't getting tips. Without those tips, their babysitters aren't getting paid.

The trickle-down effect sprawls in countless directions.

Some teams are trying to help. Dallas Mavericks owner Mark Cuban, within minutes of the NBA shutdown announcement, said he wanted to find a way to help workers who will lose money because games won't be played. By Friday, he had his plan: "We will pay them as if the games happened," he told The Associated Press in an email.

Other teams, including the Cleveland Cavaliers, have made similar commitments to workers at not just NBA events but also the building's minor-league hockey games. The Miami Heat, Toronto Raptors, Washington Wizards, Golden State Warriors and Atlanta Hawks are among other NBA franchises who have revealed they're working on how they'll take care of arena staffs. So have the NHL's Washington Capitals, among others, and the ownership group for Detroit's Pistons, Red Wings and Tigers on Friday said they were setting up a $1 million fund "to cover one month's wages for our part-time staff for games, concerts and events that they would have otherwise worked."

"Our teams, our cities and the leagues in which we operate are a family, and we are committed to looking out for one another," New Jersey Devils owner Josh Harris said.

At Chicago Blackhawks hockey games alone, about 1,500 workers are in or outside the building on event nights: guest services, concessions, parking, security, box office and so on.

"The per game payroll is more than $250,000," said Courtney Greve Hack, a spokeswoman for the United Center.

If that's the NHL norm – no official numbers are available – then workers around the league would stand to lose more than $60 million if hockey does not return this season.

"I get it," said Chris Lee, who owns a coffee and smoothies franchise in Arizona that draws 70 percent of its annual revenue sales at spring training and Arizona Coyotes hockey games. "But this is going to be really tough."

Lee was packing up cups that won't be used when baseball announced Thursday that spring training was ending about two weeks early. He and his staff – one full-timer, 14 part-time employees – aren't sure what comes next.

The enormity of the numbers stacks up quickly.

The group that owns the Raptors and other pro sports clubs in Toronto, Maple Leaf Sports and Entertainment, says it's trying to help 4,000 workers in that city. Extrapolate that across other Canadian and U.S. pro sports cities, and those teams could be looking at 100,000 workers feeling some sort of pinch – not counting the impact at college and other levels.

Cavaliers star Kevin Love pledged $100,000 to help the workers in Cleveland address what he described as their "sudden life shift." On Friday, reigning NBA MVP Giannis Antetokounmpo of the Milwaukee Bucks made a $100,000 pledge on behalf of his family

"It's bigger than basketball! And during this tough time I want to help the people that make my life, my family's lives and my teammates lives easier," Antetokounmpo wrote on Twitter.

The NCAA men's Division I tournament generates about $900 million annually through television and marketing rights alone. In Albany, New York, which was scheduled to host men's tournament games for the first time in 17 years, organizers estimated the economic loss from the three-day event to be about $3 million.

Bars and restaurants bought tons of additional stock and perishables to prep for crowds that won't arrive. It'll probably take a few years before the NCAA can bring the tournament back to many of the cities slated to host games next week.

"It's incredibly disheartening. There's no question about that," said Mark Bardack, president of public relations and management firm Ed Lewi and Associates, which had worked for more than a year on the planning of the tournament in Albany. "To have it all disappear, though obviously no one's fault."

Some arena workers, many not wanting to said they are living paycheck-to-paycheck. They're not alone, of course: A study last fall by the American Payroll Association said 74 percent of workers in the U.S. would "experience financial difficulty" if their usual payday was delayed by as little as one week.

In Philadelphia, Rodney Thompson works on commission selling popcorn and beer at 76ers basketball games, Flyers hockey games and Phillies baseball games. They're all on hold.

"The more I sell, the more I make," the 56-year-old said. "The less I sell, the less I make."

NCAA

From page C1

"Far from ideal. Far from perfect," Gavitt said. "Imperfect as it may be, that was one of the only reasonable options we thought we could at least maintain some level of our tournaments."

Gavitt said there was some hope early Thursday that a full tournament could still be played. As that faded, the idea of holding a smaller event got "mixed interest" from committee.

"There was a real concern about not being inclusive enough, with only 16 teams," Gavitt said. "But the other thing that was in play at that point in committee members' minds, and we saw this play out at conference tournaments, once an NBA player was infected, I think it started to really hit home for the players, from what I've heard from coaches by text message and anecdotally."

The reality set in quickly that even a shortened tournament could not be pulled off without putting people at risk, and the NCAA's biggest event of the year was canceled Thursday afternoon.

NCAA President Mark Emmert said the idea of postponing the tournament indefinitely, with the hope of playing it later, also wasn't feasible.

"The immediate logistical problems were that we had this rapidly, continuing right now, number of schools that were shutting down," Emmert said. "We had the reality that if you start a tournament six weeks from now a bunch of our students our seniors and will have moved on. And when you looked at the projections of where the virus was going to be in six weeks it looks worse, not better."

Similar reasoning went into the cancellation of all spring championships, including sports such as baseball and softball with national tournaments that don't start for another two months.

With hundreds of schools closing campuses, some through the semester, and conferences suspending athletic activities, the NCAA could have faced the possibility of holding national championships in sports where many of the usually participants were not fielding teams.

Emmert said he was open to reconsidering holding spring championships.

"If I have learned anything from this it's to be reminded to never say never," Emmert told AP. "And so the answer to that is of course the board and everyone else will consider anything that makes good public policy sense. Those decisions are going to be driven by medical science and there would have to be a very clear, unequivocal, all-clear determination by public health officials and our advisory panel. Sitting here today that's very hard to imagine."

NEWBERRY

From page C1

a tear for all those people who felt the wrath of the virus without being infected.

Like the Hofstra men's basketball team.

Hard to believe, but it was only Tuesday that the Pride was cutting down the nets at the end of the Colonial Athletic Association Tournament, having beaten Northeastern to secure what they thought would their first trip to March Madness since 2001.

"I knew that I always wanted to be there, and I'm glad that I'm going to be there with my brothers." Eli Pemberton said during the celebration afterward, having scored 12 of his 19 points in the second half to help secure the victory.

Less than 24 hours later, the NCAA announced that its tournament would still be held, but without fans. Before even one more day had passed, the NCAA totally called off its signature event, depriving athletes such as Pemberton of what likely would've been the shining moment of their entire athletic careers.

"The hardest thing to explain to those guys was what to do with that feeling that something was taken from you, something we earned," coach Joe Mihalich told Newsday. "We were robbed of the chance to sit there on Selection Sunday and hear our name get called out, find out where we're going to go. We were robbed of the fun of this week and wondering, 'Are we going to play Duke in Greensboro or face Villanova or Seton Hall?' You don't have the fun of the preparation, having the police escort on the bus to get you to the game. They earned those things."

Those at the top of the games will still collect paychecks during this shutdown, but what about all the folks in the background who make the experience so enjoyable?

The man who takes your ticket. The women who shows you to your seat. The person who hustles up and down the aisles, bringing us popcorn and drinks.

Matthew Kaminski is one of those folks. He's built a bit of a cult following with his witty selections on the organ, which he belts out during Atlanta Braves games and other sporting events. Now, he's struggling to find work.

"Anyone in need of an organist, accordionist, pianist?" Kaminski asked.

Thankfully, as Fred Rogers once said about times of crisis, always look for the helpers.

They are everywhere.

Cleveland Cavaliers star Kevin Love pledged $100,000 to support arena workers thrown out of a job. Mark Cuban, owner of the NBA's Dallas Mavericks, told The Associated Press he will "pay them as if the games happened."

A lot of people are hurting, and every last one of us can be a helper.

Then, at some point, the games will resume.

And we'll all realize how much we missed them.

Paul Newberry is a sports columnist for The Associated Press. Write to him at pnewberry@ap.org or at www.twitter.com/pnewberry1963

hp OUTDOORS

Submitting hunting or fishing photos

Have a behemoth buck, a tremendous turkey or super-sized salmon? Please submit photos to sports@TheHP.com.

Your photo must be in focus, all persons in the photo must be identified, and the general location of the hunt must be provided (for example, 10-point buck shot in Benton Township, black bear shot near Munising, Mich., etc.)

Robins among returning spring birds

Instantly recognizable as a harbinger of spring is the American robin, sporting red breast, white eye-ring and sooty black back. While the species is present year-round over southern half of the Lower Peninsula of Michigan, numbers are greatly reduced during the cold months as the majority leave the state for the south.

Jonathan Wuepper
Southwest Michigan Wildlife

The feeding habits of the American robin differ locally between the warm and cold months. During spring through fall, robins can be seen hopping through yards searching for worms and other invertebrates. But when the ground is frozen, the robins that remain here switch to eating berries, the red-colored berries of the staghorn sumac being one of the most common.

The portion of the robin population that does leave Michigan in winter begins to arrive back in Southwest Michigan during late February or early March, but most arrive during April. Concentrations of American robins along the Lake Michigan shoreline during spring migration may number in the thousands.

In our region, robins nest from April through August and generally raise two broods. The species has adapted well to suburbia, and nests regularly in shade trees and shrubs. Away from human habitation, robins prefer forest edges and areas near streams and lakes.

In Michigan, pairs of robins claim an average of about one-third of an acre for their nesting territory, but studies have shown that these territories may shift or overlap as the nesting season progresses.

By September, robins that nest in northern Michigan start passing through Southwest Michigan for the south. By November or early December, all the robins that remain here will spend the entire winter, as long as the food supply lasts.

Notable sightings this past week include the first American woodcock, observed by Mike Mahler at dusk on March 7 as a male performed its spring territorial display in the fields of Sarett Nature Center in Benton Township.

On March 8, I visited the Brown Sanctuary located off Wood Street in Benton Township, which is a 100-plus acre wetland preserved owned by Sarett. Here I saw several species of migrating waterfowl,

See **WUEPPER**, page C6

Photo provided / Brad Anderson

An American robin perches on a staghorn sumac at Chikaming Township Park on March 2.

Photo provided / Brad Anderson

A Ross's goose (foreground) stands near a Canadian goose at Pebblewood Golf Course in Lake Township on March 9.

Ready to cast simple things at Texas' Lake Fork

It's 9 p.m. Thursday night and I just got to Missouri after driving down endless I-57 through Illinois. I'm at a McDonald's somewhere just across the line, in what feels like Tornado Alley. It's raining and an oddly warm wind is blowing and blowing hard. I left home in Paw Paw eight hours ago to the minute, have covered 467 miles and I am just halfway to my destination.

Dave Mull

That would be Texas' Lake Fork about an hour's drive on this side of Dallas, 1,004 miles from my driveway, according to my phone's GPS.

It is the site of the second Bass Anglers Sportsmen's Society (B.A.S.S.) Nation Kayak Series tournament. I fished the first one on Logan Martin in east central Alabama a week ago today.

It's nuts, this compulsion to catch bass from a plastic boat. I'm going down because one of my freelance accounts is the B.A.S.S. and Bassmaster Magazine as well as bassmaster.com. The editors there asked if I would cover these tournaments for the website.

I don't think I'd be putting 3,600 miles on the Nissan Titan in the space of 10 days just to go fish these without compensation for writing about them, but then again, maybe I would. There is a special feeling that comes from catching bass on new-to-me waters, and the contest on storied Lake Fork has big fish appeal.

I interviewed the district biologist for a preview story that's online at bassmaster.com now. Jake Norman had some things to say about fishing Lake Fork in March that made me wish I could have made it down several days ago instead of arriving with little time to pre-fish before the Friday evening meeting.

For one, he said a guy practicing for a different tournament (using bass boats) reportedly caught a 16-pounder this week. A 16-pound largemouth. I'm not sure what I would do if I brought something that big to the side of my 13-foot Old Town Predator kayak. I don't think it would fit in my landing net, even though it's a large one by kayak standards. I'm pretty sure I would not breathe for a bit while I thought about how I was going to grab such a massive beast by the lower lip. It would definitely test my heart health.

See **MULL**, page C6

Anthony Wahl

Kevin Winkler, of Monroe, Wis., pulls the bowstring back to his face as he takes a shot during the 19th annual D.A.M. Chili Shoot bow shooting competition at the Janesville Bowmen Club on March 7.

Traditional archers have their day in the Wisconsin woods

By FRANK SCHULTZ
The Janesville Gazette

TOWN OF CENTER, Wis. — Dale Moore remembers when it was tough to find a traditional bow.

That was in the 1970s, when compound bows – more accurate, more stable and with greater range – took over the market.

Moore tried a compound bow, but he was soon back to target shooting and hunting with a traditional wooden bow. He didn't like the composites with their pulleys and cables.

"It was getting too easy to get a deer. The challenge was gone in bow hunting," Moore told The Janesville Gazette.

And there's something about a wooden bow that's pleasing to look at and use, at least in the opinion of the 40-plus archers who turned out on a recent Saturday at the Janesville Bowmen Club off Highway 14 west of Janesville.

"That's what archery, or bow hunting, is all about, I think," the 72-year-old Moore said. "It's just using your own power, your own arms and shoulders, to pull a bow back without any mechanical cams and steel cables and no sights."

And hunting with a traditional bow requires woodcraft to be able to get close enough to the animal. "Otherwise, you might as well go out with a rifle," Moore said.

The annual D.A.M. Chili Shoot, as it is called, is a time for archers to get outdoors and resharpen their skills, which can get rusty over the winter months.

It's an informal event with no entry fees, though the club does accept donations to go toward its educational programs, club

See **ARCHERS**, page C6

Harbor Country Hikers

Amber Flatwoods hike: 1 p.m. March 21 at Ambler Flatwoods Nature Preserve in Michigan City. The ecosystem harbors several plant species that are typical of more northern latitudes, leftovers from the last ice age. Comfortable weather boots are recommended for a three-mile moderate hike. For more information, visit harborcountryhikers.com.

Sarett Nature Center

Junior naturalist: 10 a.m.-noon March 21. A club for kids ages 7-12 who are really interested in nature. Find out what it means to be a Sarett naturalist, learn about the animals of Sarett, and do projects. Other meetings April 18 and May 23. Cost is $6 per session. Call 927-4832 to register. Membership is required.

Fernwood Botanical Garden

Andrea Wulf lecture: 2-3:30 p.m. March 22. Wulf, an award-winning author, will speak about scientist and explorer Alexander von Humboldt. Cost is $40 ($32 for members). Students free (registration required, bring student ID).

Berrien County Sportsman's Club

Combo hunter safety/bow hunter safety class: 6-9 p.m. April 6-8, 8 a.m.-3 p.m. April 11. Cost is $10, and all dates must be attended to receive certificates. Call Dan at 277-4789 to register.

Trap and skeet shooting: 10 a.m.-2 p.m. Sundays, 7-9 p.m. Tuesdays.

Coloma Rod & Gun Club

Carrying concealed weapon classes: 8 a.m.-5 p.m second Saturday of each month. Cost is $105. Call Andrew Zachary at 351-2051 or 944-7802.

Trap shooting: Thursdays 6-10 p.m. and Sundays from 8 a.m.-noon.

Archery: Ranges open for members at any time; public hours are 8 a.m.-noon Sundays and Thursdays 6-10.

Breakfast: Breakfast is available from 8 a.m. to noon every Sunday. For more information, go online to www.colomarodandgunclub.com.

Watervliet Rod & Gun Club

Carrying concealed weapon classes: 6-10 p.m. April 9; 8 a.m.-6 p.m. April 11. Register from 6-7 p.m. April 7. Saturday class features an attorney or police officer to speak and answer questions, an NRA course, personal protection in the home, and three hours of range time with one-on-one supervision. Cost is $100. Call 468-3837 to register.

Submit information for Get Outdoors to sports@TheHP.com, fax to 429-4392 or call 429-1294 by Wednesday.

FISHING REPORT

Southwest Lower Peninsula

As the ice comes off the lakes, pike move into shallow areas to spawn. Walleye will begin moving farther up into the rivers for spawning as well. River fishing is in full swing for steelhead. The Grand, Kalamazoo and St. Joseph rivers are producing good numbers using spawn under a bobber, drifting spawn or plugging. Coho salmon are moving earlier than normal. Fishing has been good, and some fish have made it all the way up to South Haven, Holland and Port Sheldon.

New Buffalo: Coho fishing has been good for pier anglers using spawn.

Galien River: Continues to produce a few coho near the mouth.

St. Joseph River: Steelhead activity is heating up. All the

See **FISHING**, page C6

Photo provided / Brad Anderson

A sandhill crane photographed on March 9 along Jericho Road, south of Bridgman.

WUEPPER

From page C5

including common goldeneye, northern shoveler, and hooded merganser.

A pair of mute swans was also present, one of which appeared to be preparing a nest among the cattails. This would be a couple of weeks early for mute swans to be building their nests at this latitude.

Mute swans are native to Europe, and were first introduced in Michigan during the late 1910s, in the Grand Traverse Bay area and are now found across the state.

Additional sightings of note include a flock of eight greater white fronted geese on March 5 at the Three Oaks Wastewater treatment ponds.

A single Ross's goose was observed on March 9, by Brad Anderson on the grounds of Pebblewood Golf Course in Lake Township.

Anderson also photographed a Sandhill crane that same day along Jericho Road south of Bridgman. The species has nested in that vicinity over the last several years.

Jonathan Wuepper is an area naturalist. Report your sightings to him at wuepperj@gmail.com.

FISHING

From page C5

fish ladders have been cleared of debris, and the camera at Berrien Springs is up and running.

Grand River near Grand Rapids: Steelhead fishing continues to improve with the warmer temperatures. Those fishing up near the 6th Street Dam have taken fish on spawn or wobble glo's. Walleye still can be found off the east wall and down near the Fulton Street Bridge.

Muskegon: Pier anglers caught a couple steelhead at the elbow.

Muskegon Lake: The ice is gone, and when the winds allow, anglers have caught a few perch on the west side near the marina at Harbor Towne. Most were in kayaks as the docks had not been put in yet. Walleye were caught off 2nd Street when trolling crank baits or in the channel when jigging blade baits.

Muskegon River: Water levels were up a bit but still fishable.

– Michigan DNR, March 12

ARCHERS

From page C5

Vice President Ed Mathews said.

"They're not here to keep score. They're here for fun," Matthews said of the archers, some from as far away as Chippewa Falls and neighboring states.

If they were scoring, they would get points for hitting the animal's kill zone but negative points for hitting another part of the body.

A real animal could escape with an arrow in its flank or leg, for example.

Preventing unnecessary pain to the animal is so important that a miss actually gets a higher score than a nonfatal hit.

Moore hosted traditional bow outings for years, and he thinks the sport is having a bit of a revival, even though compound bow users greatly outnumber the traditionalists.

But at the chili shoot, traditional archery loyalists ruled the day, tramping through 40 acres of Janesville Bowmen property and shooting at lifelike targets – moose, deer, bobcats, turkeys, wolves, bears and others – all made in Janesville at Rinehart Targets.

Most of the archers were middle aged to older men, but a few women and youths participated, as well.

Anthony Wahl

Shawn Leahy, of Darlington, Wis., take a shot during the 19th annual D.A.M. Chili Shoot bow shooting competition at the Janesville Bowmen Club on March 7.

Compound bow competitions are much more serious, requiring perfect silence as participants take their shots, Moore said.

"We're not the uber-competitive guys," said Michael Theis of Cambridge, vice president of Wisconsin Traditional Archers.

He and friends Bruce Haukom of Cambridge and Kevin Winkler of Monroe joked and practiced their turkey calls as they proceeded from one target to the next through the hardwood forest on a trail covered with icy snow under a sunny sky.

If not for their surroundings and gear, they could have been competitors in a bowling or darts league. They laughed and told stories.

All three men hit almost all their targets and teased each other when they missed.

"Oh, poop!" Winkler exclaimed as his arrow missed a target.

Chili, some delicious smoked venison, cookies and more camaraderie in the clubhouse waited at the end of the trail.

Moore said that for all his opinions about compound bows, "the compounders have their place. We're not knocking them, really."

MULL

From page C5

Biologist Norman said big fish like that get caught every March within a few days after the full moon, which was Monday.

It's highly unlikely I'll encounter a bass that big during Saturday's tournament, but the possibility has me giddy and highly anticipating getting on the lake.

I also interviewed a local fellow who fishes Lake Fork a lot from a kayak, and he had some encouraging words about fishing Lake Fork. Patrick Malone, who is the local guy acting as the kayak tournament's director said it's key on Fork to keep things basic.

"It's really a simple lake, but anglers sometimes are intimidated by its reputation and try to do too much," he said. "This time of year I mostly fish a Texas-rigged watermelon lizard." He said jigs and Senkos are also high-percentage lures in March.

Simple sure works for yours truly. A Texas-rigged lizard, a jig and a Senko (which is a 5-inch stick worm often fished weightless) are all favorites. I might leave everything else in my truck (which I am sure is better stocked with a variety of different kinds of lures than most medium-sized tackle stores).

I also have my weiner dog Gus along this time, as I got tired of getting texts from my wife every time he pooped or peed in the house in my absence. The dog has me trained to take him along I guess.

Since the forecast calls for rain all day Saturday, Gus will be stationed in the truck and I will just go fishing, planning to spend three hours in one place, then come back to the launch, take him for a walk, load the kayak in the truck bed and relaunch at another place closer to the check-in at Lake Fork Marina.

As one of 152 anglers in the contest and probably one of just a few who didn't have time to pre-fish much, I have no delusions of doing particularly well.

But, if Patrick Malone is on target, I might do OK by just keeping things simple. Of course a large amount of luck is involved and I have to get lucky to start casting that simple stuff around fish on this 27,000-acre reservoir. It would be really cool if one of them that bites weighs 16 pounds.

Outdoors columnist Dave Mull lives in Paw Paw. Write to him at dave.sportfish.mull@gmail.com.

Lighthouse Dental Group
Complete Health Dentistry
Formerly Red Arrow Dentistry
www.lighthousedentalgroup.com

We are pleased to announce that
Joy Almeter
has joined our practice as a full time Hygienist.

Joy has been working in the Southwest Michigan area as a Hygienist for the past 25 years. Joy worked for several years as a Dental assistant before becoming a Hygienist. She recently expanded her education by getting her Dental Hygiene anesthesia license at the University of Michigan. Her passion for educating patients on the effects of their oral health to their whole-body health have been instrumental in changing lives and improving smiles. Our Red Arrow Dentistry team and patients are greatly benefiting from her compassion, hard work and enthusiasm in building great relationships with our wonderful community.

Joy joins our established, outstanding Hygiene team with a combined 64 years experience in serving the dental needs of the Michiana community. Their experience and top-notch care combined with our whole-body health philosophy help give our patients unparalleled treatment and care. We partner with Physicians in the community to ensure our patients oral health in conjunction with their whole-body health is upmost priority. We work closely with our patients to prevent inflammatory diseases such as, cancer, heart disease, rheumatoid arthritis, type 2 diabetes, obesity, asthma, and neurodegenerative diseases.

Exciting changes ahead for Red Arrow Dentistry this Spring as we transition with our name change to Lighthouse Dental Group. New year, new look, new name, same caring Dentists, same great team, same local ownership! We are committed to our patients and we wanted our name to reflect our community commitment as well. Our practice philosophy is educating Patients on the direct connection between their oral health to the whole body.

Joy Almeter, Dr. Lisa Christy, Jason Prillwitz, Chad Prillwitz

Light your way to a healthier smile and better health in 2020!

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hp FOCUS

Looking for a new job?
Open Interviews with local employers
Tuesday, March 24 from 10AM–12PM
More info: 1-800-285-WORKS miworks.org
MICHIGAN WORKS! Berrien • Cass • Van Buren

SPRING BRIDAL

Wedding traveling

Should I use points and miles to book trips to nuptials?

By SAM KEMMIS
Nerdwallet (AP)

You have no excuses now that the holidays have ended: It's time to book travel for the wedding(s) you agreed to attend in 2020.

Whether you're going to an exotic destination wedding or just flying back to Cincinnati for your awkward cousin's nuptials, wedding travel can get expensive in a hurry. A weekend trip can easily cost more than $1,000 in airfare and lodging – or much more if you're traveling with family.

These costs get so exorbitant because many weddings are:

- In the summer.
- On weekends.
- Near smaller airports.

Any one of these factors drives up the cost of flights and hotels, but all three combined can create a perfect storm of expenses.

Short of asking the betrothed to move their ceremony to a less pricey time and location, there are a few options to offset these wedding travel costs.

To pay or not to pay ...

The sticker shock of weekend summer airfare can be so great, it's natural to wonder if credit card points and airline miles can rescue you.

The short answer is an unsatisfactory "It depends."

Many airlines (including American, Delta and United) now offer "dynamic pricing" for their award flights, which is a fancy way of saying they can change how many miles a given flight costs however and whenever they want.

That means it's extra important to compare the cost of a cash ticket to the equivalent cost of an award ticket you're buying with miles.

To do this, either use a calculator like this one, or do the calculation yourself:

- Get the cost of the flight or hotel room in cash. For example, let's say a round-trip flight costs $450.
- Find the equivalent cost using points or miles. For example, let's say an equivalent round-trip award ticket costs 40,000 Delta miles plus $50 in taxes and fees.
- Subtract the fees from the cash ticket. In this case, $450 minus $50 equals $400.
- Find the value of the points or miles (e.g., 1.1 cents each for Delta miles). Multiply this by the number of miles needed, then divide by 100. In our example, 40,000 Delta miles times 1.1 divided by 100 equals $440.

If the number from Step 4 is lower than the number from Step 3, then using points and miles is a good way to save money. If it's much higher than the number from Step 3, you might want to save the points or miles for a better redemption.

Get creative

If you decide to use points and miles to book your wedding travel, then things start getting fun (if your definition of "fun" is as limited as mine).

One of the biggest benefits of booking award flights is the flexibility and options they afford. For example, some airlines like Alaska and United (sort of) offer free "stopovers" on award flights. Technically, this means you can extend your layover, but it's also an opportunity to get creative and nerdy.

For example, let's say you're flying from LAX to a wedding in Seattle. We found a ticket for 7,500

See TRAVEL, page D2

Photo provided / John Simkins

Elizabeth and Lloyd Whitmyer pose for a picture at Taggart Lake in Grand Teton National Park on their wedding day last year.

Shout it from the mountaintops

Edwardsburg couple says 'I do' on the ice at Grand Teton National Park

By KATE GENELLIE KOHS
HP Correspondent

EDWARDSBURG — When Elizabeth and Lloyd Whitmyer were planning their wedding, they knew they wouldn't go the traditional route.

Ever since the two started dating about five years ago, their time together has been defined by the outdoors. They love to ride their ATVs and go ice fishing, and they've gone car camping out west.

"It was an absolute ideal dream wedding for us, and I look forward to the rest of our lives together."
LLOYD WHITMYER

"We've always been really big into hiking and camping," Elizabeth said. "We're both completely obsessed with mountains.

"I've never been able to picture an actual wedding," she said.

The mountains have always been a source of peace for her, so when she hit upon the idea of getting married in the wilderness, she knew she'd found the right wedding locale.

On Nov. 9, 2019, the Edwardsburg couple got married on the ice of Taggart Lake in Grand Teton National Park in Wyoming.

"It was very us to do a hike up a mountain and stand on a lake and get married," said Elizabeth, who, along with Lloyd, was joined by four friends.

They hiked up an icy, 1-mile trail to the lake, Elizabeth with her bouquet attached to her hiking pack and Lloyd with a fishing lure boutonniere – perfect for a guy who loves fishing so much he's slept out on the ice so he could fish at all hours – attached to his.

The weather was clear, with the mountains visible in the distance, and they hiked around the lake to find a good spot. They took a little time to write their vows.

The ceremony only took five minutes: Shane Duncan, their friend who officiated the wedding, read a poem Elizabeth picked; Elizabeth and Lloyd read their vows; and then they exchanged rings Lloyd had made.

Lloyd said his favorite moments were when the ice started cracking underneath their feet because the six of them were standing too close together – though they were only about 3 feet from shore – and, of course, marrying his best friend.

"It was completely sporadic and perfect," Elizabeth said.

They had a few beers at the lake, and then hiked back. The entire experience was uniquely them,

See WHITMYER, page D2

Photo provided / John Simkins

With her bouquet attached to her hiking pack, Elizabeth Alton makes the 1-mile hike to Taggart Lake at Grand Teton National Park for her wedding with Lloyd Whitmyer.

Becky Kark / South Haven Tribune

Dustin and Becky Wagaman of South Haven stand in front of the South Haven ice rink, where six years ago Dustin proposed. The couple returns to the rink each Dec. 26 – the day of their engagement – to skate.

Finding the right spot to pop the question and tie the knot

By BECKY KARK
For The Herald-Palladium

SOUTH HAVEN — Dustin and Becky Wagaman don't skate very often at the outdoor ice skating rink in South Haven.

But once a year on the day after Christmas, they make a point of doing so.

It marks the anniversary of the day in 2013 when Dustin got down on one knee at the rink and proposed.

"I had been wanting to get married, which is funny, because I wasn't one to hurry and get married, but I really liked him," Becky recalled.

After a two-year engagement, the Wagamans chose another somewhat unusual venue to recite their wedding vows and enjoy a reception.

"The wedding was at their home," said Dustin's mom, Kathy Wagaman. "They have a large yard, and it was decorated with seasonal flowers, and they used their own barn for the food and beverages in a 'rustic luxe' theme."

Dustin, who is an electrical engineer at Skidmore Pumps in Benton Harbor, and Becky, who works in Palisades Power Plant's planning department, aren't the only couple who have chosen nontraditional locations in lakeshore communities such as South Haven to pop the question or tie the knot.

South Haven's beaches and parks are quite popular for engagements and weddings.

"We receive about 200-300 requests per year I would say," said Michelle Coffey, special events coordinator for the City of South Haven. "Mostly North and South Beaches or Stanley Johnston; once in a while, Packard Park."

Other popular outdoor areas include South Haven's historic red lighthouse, atop bluffs overlooking beaches, the Kal-Haven Trail and neighboring outdoor settings at Pilgrim Haven Natural Area, Black River Preserve and Casco Township Nature Preserve.

"We get calls, emails and visits from people asking about South Haven's opportunities for weddings and receptions during all seasons," said Amanda Owens of the South Haven/Van Buren County Convention and Visitors Bureau. "I know firsthand how much work wedding planning can be – I'm only a month-and-a-half away from walking down the aisle."

While some couples enjoy the scenic

See WAGAMAN, page D2

Tiny weddings

Less stress, less money, but still Insta-worthy

By DARCEL ROCKETT
Chicago Tribune

Photo provided

Zingerman's Cornman Farms in Dexter, Mich., offers microwedding packages that range from $1,750 to $2,150.

Big SUVs, McMansions and the term "bigger is better," are all things that used to connote living your best life.

Now, consumers are shifting to the opposite end of that spectrum, including those who want to tie the knot.

Tiny weddings (aka microweddings) are a growing trend for couples who want to have their special day with less worry and spend less money (think $2,000 to $3,000) at a time when annual reports, like those from The Knot, state the national average cost of a wedding is $33,931.

The smaller ideal also comes at a time when families are picking up less of the tab for the big day and student-loan debt is infringing on wedding dreams and goals.

The tiny wedding limits the numbers of attendees. The average wedding in the U.S. has 126 guests, according to the WeddingWire 2019 Newlywed Report.

Sonali Lamba, co-founder of Brideside, a five-year-old wedding retail business for brides and bridal parties in Chicago, thinks couples choosing to simplify the wedding process with tiny weddings is a trend that will keep growing.

She believes brides around the country are looking for personalization, and it's really hard to deliver a personalized experience with 200 people at a ceremony.

"I think what's so fascinating about this tiny wedding trend is that yes, it's about the budget, but it's also about prioritizing intimacy and personalization, and I think that speaks to me more about what women are looking for, and less about saving money," Lamba said. "Brides and grooms are not necessarily looking to deliver less of an experience for their guests, they're just looking to deliver it to fewer people and still prioritize their lifestyle."

Bristol Echeverria, owner and lead planner of Chicago-based Sustainable Soirees, will be adding small ceremonies to her wedding options this summer. Her company caters to couples who want to have an experience that is intentional and that has little impact on the environment. Tiny weddings for her firm means up to 30 people.

"If you have less people, you're inherently just going to have a cheaper wedding, but that doesn't mean it has to be boring," she said. "If you have the money to do it, you can allocate it to providing some great entertainment or just having some really awesome food that doesn't have to be the traditional surf and turf dinners. There's so many high concept things to do; you can still provide this really cool experience for the guests that you invite."

Sarah Toulouse attests that about 80 to 90 percent of events at her Chicago venue Creativo Loft are microweddings, which are limited to 30 people.

She and her husband, wedding photographers turned venue operators, say that what used to be a day where the parents of the couple were running the show at banquet halls and a place of worship has turned into a day where religion is not the central focus.

"They're having their own say; they're doing what they want to do," she said. "There has been a shift. I won't say there hasn't been ... more people are doing them smaller because they want to be more frugal or they want to have it nice, just a smaller size."

Zingerman's Cornman Farms in Dexter, Mich., just started offering tiny-wedding packages last fall. Couples can book all-inclusive wedding packages that range from $1,750 to $2,150 (depending on choice of wedding day).

Touted "as simple as the courthouse, but a big step up in style," the packages include a 1 ½ hour rental of a designed venue space, a wedding coordinator, a ceremony for up to 10 guests (including the couple) and an officiant, a photographer, a bouquet and boutonniere, a wine toast, a tiny wedding cake, a farm animal visit and an individualized wedding keepsake.

Cassie Schroeder and Jason Grove of Bristol, Ind., planned to have their nuptials at Zingerman's on Feb. 1.

The couple met at their workplace a couple of years ago. This being the second marriage for both, the pair have already had a big wedding their first time around, and wanted less stress this time.

"We have been through a year of planning and trying to make everyone happy. We just didn't want to do that this time," Grove said. "A tiny wedding was perfect for us because what's most important to us in a wedding is that moment in the ceremony where you celebrate each other's love. All the bells and whistles just add stress and takes the focus off us and what we're celebrating. We get the setting we want, with no stress, low cost – it was just the perfect thing for us."

Grove said the final cost for their wedding was less than $3,000.

"We just want it to be simple and no stress," he added. "There's so much stress in everyday life. We wanted this to be something that's fun and enjoyable."

"A microwedding is essentially designed for couples who want the simplicity and the affordability of a courthouse wedding, but want something that is beautiful and Instagram-worthy," said Jamie Gray, marketing and communications manager at Zingerman's.

WAGAMAN

From page D1

beauty the lakeshore offers for weddings, others take to the waters of Lake Michigan aboard the tall ship Friends Good Will.

Owned and operated by the Michigan Maritime Museum, the ship is a replica of the original sailing sloop Friends Good Will, which fought in the War of 1812.

"We've had as many as 50 weddings and vow renewals," said Ashley Deming, director of administration and education at the museum. "We have also hosted weddings on the museum campus (which overlooks the city's harbor). In fact, I myself, was married on the docks in front of the museum in 2013."

Out-of-the-ordinary settings can tend to be more memorable to celebrate nuptials than restaurants for engagements, churches for weddings and event centers for receptions.

Dustin and Becky Wagaman's engagement, and the events that led up to it, still stand out clearly in their minds.

"Our first date came around from a comment she made on Facebook about not wanting to live in Michigan with the cold and snow," recalled Dustin, who was merely friends with Becky at the time.

That comment sparked an idea.

Instead of inviting Becky out to eat or to the movies for their first date, he chose the ice rink instead. After they finished, Dustin invited her to eat at Tello's, an Italian restaurant in downtown South Haven.

"I gave her a handshake, and then left. When I told my roommate he laughed at me," Dustin recalled.

Becky wasn't sure what to make of the handshake either.

"I didn't know if (the first date) went very well," she said.

The couple returned to the ice rink every year for three years to celebrate their first date, until Dec. 26, 2013, when Dustin proposed.

He remembers events leading up to the proposal quite well.

"That was a pain," he said, laughing. "She likes to think of herself as a mini detective. Any change in routine is noticed. She had been dropping subtle hints she'd like to get married at some point. She didn't know I was in cahoots for plans on that with her mom, dad and sister."

While Becky was still in the dark about what was going on, Dustin asked her father for his daughter's hand in marriage, purchased an engagement ring, and arranged with the ice rink to play the couple's two favorite songs just prior to the engagement. Most importantly, he told his family and Becky's family not to come to the ice rink prior to the engagement so he could surprise her.

And he did.

"I had just gotten home from work, and he was in a super big hurry," Becky said. "We finally got to the rink and skated around for a half hour. Then I heard the song, 'The Way You Look Tonight' and said I liked it."

But then, Becky noticed other skaters getting off the ice and wondered why.

"I said, 'Are we supposed to leave too?'" she said.

It was at that moment when Dustin had to reveal the secret.

"He said, 'They're leaving so I can ask you to marry me,'" Becky said. "I was just in shock."

She was in even greater shock when they went to Tello's. There, family members from both sides congratulated the couple, and celebrated the occasion with an engagement party.

TRAVEL

From page D1

Alaska miles plus $5.60 one-way.

That's actually a pretty good deal for summer travel. But you can make it even better.

Using Alaska's "multi-city search tool," you can add an extra leg to Portland (or elsewhere in the Pacific Northwest) for free.

In reality, this is a flight from Los Angeles to Portland with a "stop" (for the wedding) in Seattle, but it effectively acts as two separate tickets for the price of one.

Of course, your own travel needs will vary, but consider extending or fiddling with your itinerary to get more bang from your wedding buck.

Rather than treating wedding travel as an expensive use of cash, miles and vacation days, you can treat it like the start of your real summer trip.

Say 'I don't' to baggage fees

What's the worst part of attending weddings? Not the half-drunk speech from the maid of honor – those are kind of fun. It's the checked-bag fees you weren't expecting to pay until you realized your dress shoes wouldn't fit in a carry-on.

The simplest way to avoid bag fees is to use a branded airline credit card. Many of these offer free checked bags to the cardholder, and some even extend this benefit to other shoe-laden passengers on the same itinerary.

Another sneaky way to avoid the hassle and cost of packing formalwear? Don't.

Rent a suit or dress from a service like The Black Tux or Rent the Runway and have it delivered to your hotel.

Believe me, there's no better feeling than flying to a wedding with nothing but a backpack.

WHITMYER

From page D1

symbolic of their love and their sense of adventure, she said.

"I still want to happy cry just talking about it," Elizabeth said. "Everything was just so perfect."

"It was an absolute ideal dream wedding for us," Lloyd said, "and I look forward to the rest of our lives together."

Their wedding may have been perfect, but it did take awhile for the couple to get together.

Elizabeth grew up in the Niles-Buchanan area, and graduated from Niles High School.

Lloyd grew up in Edwardsburg and graduated from Edwardsburg High School.

They met each other 12 years ago, when they both were part of a musical at Southwestern Michigan College. They stayed friends as Elizabeth moved around the country for work.

"We always liked each other," she said. "But it was never anything serious until I moved back."

Lloyd said he "always knew that if I ever got the chance to take the next step in our relationship, I wouldn't hesitate to step because I would already be jumping."

Elizabeth said she knew Lloyd was the one during their first date, when Lloyd took her to Sleeping Bear Dunes, her favorite place.

They hiked 2 miles down the coastline and found a spot on a sheer dune cliff that rose up about 200 feet over the water, giving them a magical view of the lake. That was where they had their first kiss, and where they started a word game that they still play, "where you have to say something you see and turn it into a pun or some kind of wordplay," Lloyd said.

Photo provided / John Simkins

Elizabeth Whitmyer stands on the ice-covered Taggart Lake on Nov. 9.

"My face actually hurt from smiling and laughing so much," he said. "That's when I knew, someone as clever, witty and adventurous as she is, that's exactly who I wanted to be with. That's when I knew she was my one."

Once they knew they wanted to elope, it took them about a month to tell their families.

Elizabeth said she was a little nervous about their reaction, but everyone was very supportive. It helped that they plan to have a family party for their wedding renewal in 2021.

"It was not any type of happiness I'd felt before," Elizabeth said of their wedding "It's going to be hard to top it."

Distinctive Designs for today's brides

1475 Pipestone Road, Benton Harbor, Michigan49022

269-925-1167--- crystalspringsweddings.com

PET OF THE WEEK

Fox is a 4-year-old Chihuahua-Pomeranian mix. He loves to be cuddled, and puts his head on your shoulder when he's carried around. Fox is a special needs boy due to a neurological issue causing his head to wobble and back leg weakness. He is neutered and is current on vaccines. He is better alone or with small dogs. Cats are an unknown. For more information, call Seven Star Rescue at 588-0470. To complete an application, visit www.sevenstarrescue.org.

VOLUNTEERS

United Way of Southwest Michigan

The Herald-Palladium, in conjunction with the United Way of Southwest Michigan, publishes volunteer opportunities every Saturday.

To view all current listings, please visit United Way of Southwest Michigan's volunteer page at **uwsm.org/volunteer.**

Spring into reading

United Way of Southwest Michigan is looking for volunteers to help sort and count books from the Spring into Reading book drive.

Volunteers will help sort books into the appropriate age groups, and prepare them for distribution.

One of the best ways to impact educational attainment for children is to develop their reading skills. To develop those skills, children are encouraged to read at home. However, many children living in poverty do not have access to books at their homes.

For more information, or to sign up, visit volunteer.uwsm.org.

Party with a purpose

On April 25, The OutCenter will host a volunteer event from noon-5 p.m. Volunteers will help paint and develop artwork for the 7th annual Teen Pride Prom.

The theme is 1970s, so think peace signs, bell bottoms and funky music. Supplies will be onsite, The OutCenter just needs volunteers with imagination and artistic skills.

For more information, or to sign up, visit volunteer.uwsm.org.

Be a resource at the courthouse

The Self-Help Legal Resource Center is designed to make information and forms more readily available to those who choose to represent themselves in court proceedings.

Although legal advice cannot be given, volunteers can assist patrons with the procedural steps involved in filing court documents. Volunteers are also needed to welcome courthouse visitors, and provide directions and other information.

For more information, or to sign up, visit volunteer.uwsm.org.

Community Soup Night

The YMCA of Greater Michiana is hosting a community event from 5:30-7:30 p.m. March 25 that provides a chance to connect with community members and enjoy a free bowl of soup.

Volunteers are needed to serve soup and to assist with clean up after the event.

For more information, or to sign up, visit volunteer.uwsm.org.

Help feed the hungry

Fresh, healthy food tends to have a short shelf life. To make sure it gets distributed as quickly as possible, and to increase the distributed amount, Feeding America West Michigan developed the Mobile Food Pantry.

Mobile pantries are like farmers markets on wheels, delivering a variety of fresh fruits, vegetables, dairy products and baked goods to people in need, often on the same day the food is donated.

Volunteers help distribute food, carry heavier groceries for people who need help and give a smile to those that are experiencing food insecurity.

Kinexus is hosting a mobile food truck on April 8.

Other dates, locations and more info can be found at volunteer.uwsm.org.

Help your neighbor

Neighbor by Neighbor is a social service program that links residents of southwest Berrien County with resources and services.

It is looking for volunteers to accompany staff on home visits, assist with community events, such as pizza parties celebrating the 2020 Census in April, plus planning for the annual Chair Affair fundraiser in early summer.

Volunteers will be required to complete an application, background check and training.

Those interested in volunteering can call 231-0648 or email info@nbynharborcountry.org

Kids Night Out

The YMCA of Greater Michiana is looking for volunteers to help with its Kids Night Out event.

The volunteers will help provide children with a fun, positive and safe evening full off crafts, games, food, swimming and socialization.

Volunteers must be at least 14 years old, pass a background check, and work well with kids.

For more information, or to sign up, visit volunteer.uwsm.org.

Pennies for Patients

Berrien County Cancer Service is looking for volunteers to help with Pennies for Patients Day from 8:30 a.m.-5:30 p.m. May 14.

This event will support BCCS, which provides in-home, skilled nursing care and supportive resources for those affected by cancer or related illnesses in Southwest Michigan.

Volunteers are needed to assist with the collection of coin donations, write receipts, help with refreshments, and count coins.

Give. Advocate. Volunteer.

United Way of Southwest Michigan mobilizes the caring power of communities to fight for the health, education and financial stability of every person. Volunteering your time and talent to create lasting solutions that improve life for everyone is an important part in United Way accomplishing this work. Volunteer today and join the fight, by visiting www.uwsm.org.

A stepping stone to employment for older adults

Christine Vanlandingham
Generations

Older workers are an under-tapped labor force, and represent a vast community resource that is largely sitting on the sidelines. Many older job seekers would love to enter or reenter the workforce but face large obstacles.

Imagine the difficulty of finding a job if you don't have the necessary skills, you've been out of the workforce for some time, or you're competing against workers who are many decades younger than you.

That's the reality facing many older Americans trying to reenter the workforce. The clock is ticking as they struggle to gain financial independence, self respect, confidence and an improved quality of life.

The Senior Community Service Employment Program, or SCSEP, is a path to employment for low-income, unemployed or under-employed people 55 and older.

Through a mix of skills training, supportive services and paid on-the-job training, this U.S. Department of Labor-funded program is helping older job seekers overcome obstacles, build confidence, and get what they need to compete and succeed in today's job market.

With the help of dedicated staff, participants tap into interests, life experience, transferable skills and personal goals to develop individual employment plans.

Next, program staff match SCSEP participants with paid community service assignments at public and nonprofit organizations to gain on-the-job training and real-time work experience. Community service assignments are carefully selected for each individual and are based upon a participant's desire to learn a particular skill or occupation.

The variety of community service opportunities are wide – performing clerical duties for a busy community health clinic, maintaining the appearance of a YMCA or church, staffing the front desk of a local nonprofit, or assisting in a public library.

While some participants remain at one host agency during their training, others might be relocated several times to broaden their scope of training and experience.

Participants earn minimum wage while performing these community service roles and participating in training – averaging approximately 20 hours each week. The extra money they earn is a much-needed supplement for low-income older adults trying to make ends meet on social security, disability checks or other limited income.

As SCSEP participants become job ready while working in their on-the-job training placement, they develop a real sense of pride knowing their efforts are making a difference in their communities.

Last year alone, roughly 3,000 participants nationwide contributed nearly 2 million hours to enhance and expand local nonprofit services.

Many host nonprofit agencies report that some outreach and services would not be possible without the extra help SCSEP participants provide.

Throughout their enrollment, participants have access to additional free training in computer skills, resume development, interview skills, job search assistance, certification programs and more.

With ongoing support and guidance, participants can reach their goal of transitioning into meaningful unsubsidized permanent employment, whether they are hired by their host agencies, or use their new skills and experiences as a springboard to jobs with new employers.

Income, confidence and quality of life go up for the participants and employers gain trained, reliable employees with a lifetime of experience and wisdom, ready and eager to work.

If you are 55 or older, are unemployed or underemployed and have limited or no current income, you may be eligible to earn a paycheck and update your job skills through the Senior Community Service Employment Program.

Call Pat at 983-7058 to see if the program is a fit for you. It could be the stepping stone to permanent employment that could transform your life.

Christine Vanlandingham is chief operating officer of Region IV Area Agency on Aging in Southwest Michigan. Questions on age or independence services? Call the Info-Line for Aging & Disability at 800-654-2810 or visit www.areaagencyonaging.org. The Generations column appears each Saturday in The Herald-Palladium.

CHURCH NOTES

Zion St. Joe United Church of Christ, 3001 Veronica Drive, St. Joseph, will continue its six-week Lenten series, "The Final Words From the Cross," at 10 a.m. Sunday. This week, the Rev. Adam Bohland will speak on "My God, My God, Why Have You Forsaken Me?"

The A Capella Choir from Concordia Lutheran High School in Fort Wayne, Ind., will perform at 7:30 p.m. Tuesday at **Christ Lutheran Church**, 4333 Cleveland Ave., Stevensville. The public also is invited to a special chapel service with the choir at Christ Lutheran School at 9 a.m. Wednesday. The choir, directed by Tavis Schlicker, is recognized as one of the best high school vocal ensembles in Indiana. The 75-member chorus has won numerous awards in state competitions, and frequently receives invitations to perform for conferences, and civic and church events.

The River Valley Ministerial Association will hold a Lenten supper and worship service Wednesday at **Three Oaks United Methodist Church**, 2 E. Sycamore St., Three Oaks. Supper will be at 6 p.m., with worship to follow at 6:45 p.m.

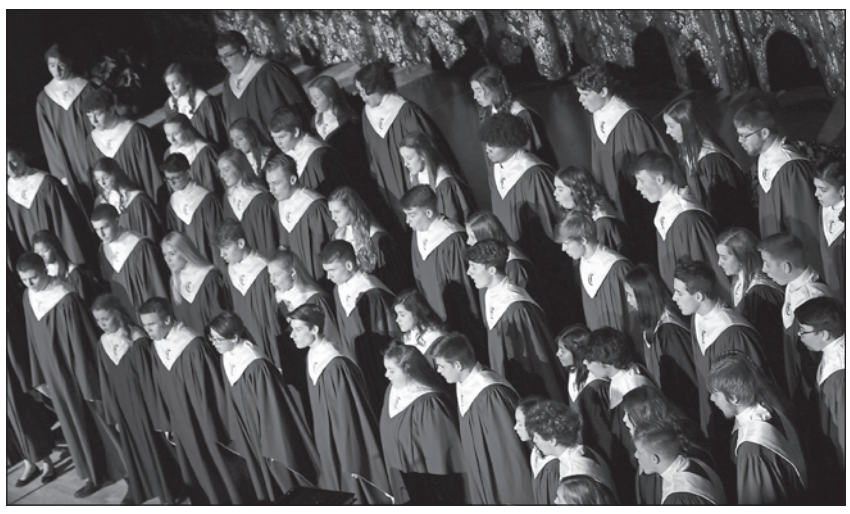

Photo provided

The A Capella Choir from Concordia Lutheran High School in Fort Wayne, Ind., visits Southwest Michigan next week.

Berrien Unitarian Universalist Fellowship, 4340 Lincoln Ave., St. Joseph, is featuring messages on "Resilience" this month. At 9:30 a.m. Sunday, guest speaker Ralph Heibutzki will share his reflections on "The Grit to Go On."

Church Notes is a free listing, published Saturdays as a public service. Announcements are due by noon Wednesday. Late items will not be published. The editor reserves the right to edit for space and style. Incomplete information may not be published. First and last names should be furnished. Pictures submitted should include names of those shown. Pictures can be picked up at The Herald-Palladium office within 30 days of publication, or can be returned if accompanied by a self-addressed stamped envelope. Send items to: Church Notes, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085; or email to focus@TheHP.com. Items should include a daytime telephone number.

Proposal accepted for 'Oxford Handbook'

Editorial team includes faculty from Andrews University

More than two years ago, a project was conceptualized that would cover Seventh-day Adventism in the "Oxford Handbook" series. Recently, a proposal for this project was accepted by the Oxford University Press.

The project will be led by faculty from several institutions, with primary involvement from two Adventist universities: Andrews University and Southwestern Adventist University.

The completed book will contain approximately 40 chapters written by well-recognized Seventh-day Adventist and non-Adventist scholars who have a demonstrable track record of peer-reviewed publications.

The chapters will be organized into seven overarching sections that will address various topics, including the history of Adventism, Adventist theology, organization, and approach to culture, ethics and politics.

"We believe this is a very significant academic project for the Seventh-day Adventist Church," said Michael W. Campbell, professor of religion at Southwestern Adventist University and a member of the editorial team. "This will be the first one-volume authoritative reference work relating to the church published by a major academic publisher. As such, this work will appear in academic libraries around the world. It will be the starting point for scholars, students and others, perhaps unfamiliar with Adventism, to learn about the Adventist Church."

Denis Kaiser, assistant professor of church history at the Seventh-day Adventist Theological Seminary at Andrews University and a member of the editorial team, said, "In the last decade, Seventh-day Adventists appeared frequently in the news. Such media appearances highlight aspects of Adventism but are unable to meet the need for a well-rounded, thorough and nuanced work on the Adventist community. We are excited that Oxford University Press sees value in this project. We are further glad we could win 40 authors from around the world. Writing from a variety of perspectives, they will certainly offer an enriching kaleidoscope into the history, beliefs, convictions, activities and cultures within Seventh-day Adventism."

Nicholas P. Miller, professor of church history at the Seventh-day Adventist Theological Seminary at Andrews University is also on the editorial team.

The chapters are expected to be completed by summer 2020, with a manuscript submitted to Oxford University Press by the summer of 2021.

Worship Services

These area Congregations warmly invite you to attend

Zion St. Joe
UNITED CHURCH OF CHRIST
3001 Veronica Dr.
St. Joseph
269-983-7151
Join us this Sunday at 10:00 a.m.
as we continue our six week Lenten series,
entitled, "The Final Words From the Cross"
Rev. Adam Bohland will speak on "My God, My God, Why Have You Forsaken Me?"
based on Mark 15: 29-36
Sunday School for all ages meets at 9:00 a.m.
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Debating virus terminology is waste of energy

Jonah Goldberg

Amidst all of the well-placed urgency and occasionally misplaced panic of the COVID-19 pandemic, many have decided there's a pressing need to debate whether terms such as "Wuhan virus" or "Chinese coronavirus" are racist.

On one side is a broad coalition that includes liberal pundits, Democratic politicians, the World Health Organization and the Chinese government.

"Calling it the 'Chinese coronavirus' isn't just racist," Sen. Kamala Harris tweeted, "it's dangerous and incites discrimination against Asian Americans and Asian immigrants."

Rep. Judy Chu, D-Calif., chair of the Congressional Asian Pacific American Caucus, says, "Calling the 2019 novel coronavirus the 'Chinese' or 'Wuhan' coronavirus is as descriptive as calling it the 'CPAC coronavirus' – that is to say not descriptive at all."

MSNBC host Chris Hayes opined that it's "just astoundingly gross to call it the Wuhan virus."

The Chinese government agrees.

"Despite the fact that the WHO has officially named this novel type of coronavirus, certain American politicians, disrespecting science and the WHO decision, jumped at the first chance to stigmatize China and Wuhan with it," Chinese foreign ministry spokesman Geng Shuang said. "We condemn this despicable practice."

I think on the merits all of these people are mostly wrong. Many illnesses have been named after the place where they originated or were first identified. As my American Enterprise Institute colleague Lyman Stone points out, the Hong Kong flu, Asian flu, Russian flu, Berlin flu, Marburg virus and Zika virus (just to name a few) all derive their names from where they were first isolated. (Zika was named for a forest in Uganda.) Even Lyme disease derives its name from Old Lyme, Connecticut.

Moreover, as T. Becket Adams of the Washington Examiner has chronicled, many of the media outlets condemning the practice of referring to it as the "Chinese coronavirus" or the "Wuhan virus" used the same terminology until fairly recently, when the WHO coined the official name "COVID-19." The New York Times posted a link to a Jan. 21 article, tweeting: "The first U.S. case of the Wuhan coronavirus has been confirmed in Washington State." Even the Chinese government called it the "Wuhan virus" at first.

This also leaves out the fact that China deserves to be blamed for this turning into a pandemic. It initially tried to cover up the outbreak, refusing to cooperate with international health agencies and going so far as to arrest doctors who tried to notify the public of the dangers. Why people should be so eager to carry water for China's PR cleanup operation is beyond me.

So on one level the woke warriors are just wrong. But there's another dynamic at work as well.

While it's not racist to refer to it as the Chinese coronavirus or Wuhan virus, there are people on the right eager to play into the very stereotype the left is decrying by refusing to use the official name. This brouhaha started in large part because of a "Wuhan virus" tweet by Rep. Paul Gosar, R-Ariz., a crackpot fond of playing footsie with white supremacist idiots. (He's claimed, among other things, that the 2017 "Unite the Right" rally in Charlottesville, Va., was a left-wing stunt possibly funded by George Soros.)

Gosar is a special case, but plenty of more mainstream people enjoy using an unofficial label simply to troll the politically correct and elicit cries of "racism!"

Others have a more serious agenda. Some people, deeply committed to the new nationalist cause and the effort to paint China as an enemy of the United States, have jumped on this crisis as an opportunity to further stigmatize China. After all, a crisis is a terrible thing to waste. That's why President Trump tweeted on Tuesday, "We need the Wall more than ever!"

In his address to the country Wednesday night, Trump said, "This is the most aggressive and comprehensive effort to confront a foreign virus in modern history." The response played out along the same lines as the virus-name controversy, with opponents decrying xenophobic bigotry and defenders noting that the statement is literally true.

The defenders are right, but the same problem applies. Why call it a "foreign virus"? Have we gone to greater lengths to defeat "domestic" viruses? Would we act differently if this wasn't some invasive plague?

The need to troll China or piggyback an anti-China agenda (whatever its merits) as well as the need to decry the "real problem" of racism both strike me as desperate efforts to exploit a crisis or find comfort in more familiar arguments.

And it's a spectacular waste of time and energy.

Jonah Goldberg is editor-in-chief of The Dispatch and the host of The Remnant podcast.

ANOTHER OPINION

Battling fake news: Older people exploited by false stories

Battling fake news: Older people exploited by false stories

If it's on Facebook, it must be true. Right? Wrong. Even though the social media giant has said it's taking steps to monitor fake news stories, the proliferation of such stories makes it unlikely they'll be squelched.

Older Americans may be more vulnerable to accepting fake news as fact and sharing that false or misleading article.

A 2019 study showed fake news is more likely to be shared by older Americans on Facebook than younger counterparts. Older Americans vote more often than younger people, so the impact of false news is magnified when it's election time.

Most fake news is easy to spot, with the right tools. Senior centers, community centers and libraries would do a great service by offering regular courses on spotting fake news.

The 2019 study examining the sharing of false news stories on Facebook was published in the journal Science Advances. It found that Facebook users age 65 and older shared fake news about seven times more than those under 29. Those numbers almost certainly extrapolates to other social media sites, although Facebook is the favorite site of older social media users.

For purposes of the study, fake news was defined as false or misleading content "dressed up" to look like a news article.

There may be another reason younger users don't share as much fake news on Facebook. Facebook has been losing younger users who find other social media more to their tastes, sites such as Snapchat and Instagram.

The Harvard Summer School website has a page of tips for spotting a fake news story. It includes links to several fact-checking sites. A quick trip to www.Snopes.com can also check a specific story. Many stories sound plausible or contain half truths. Snopes can debunk them.

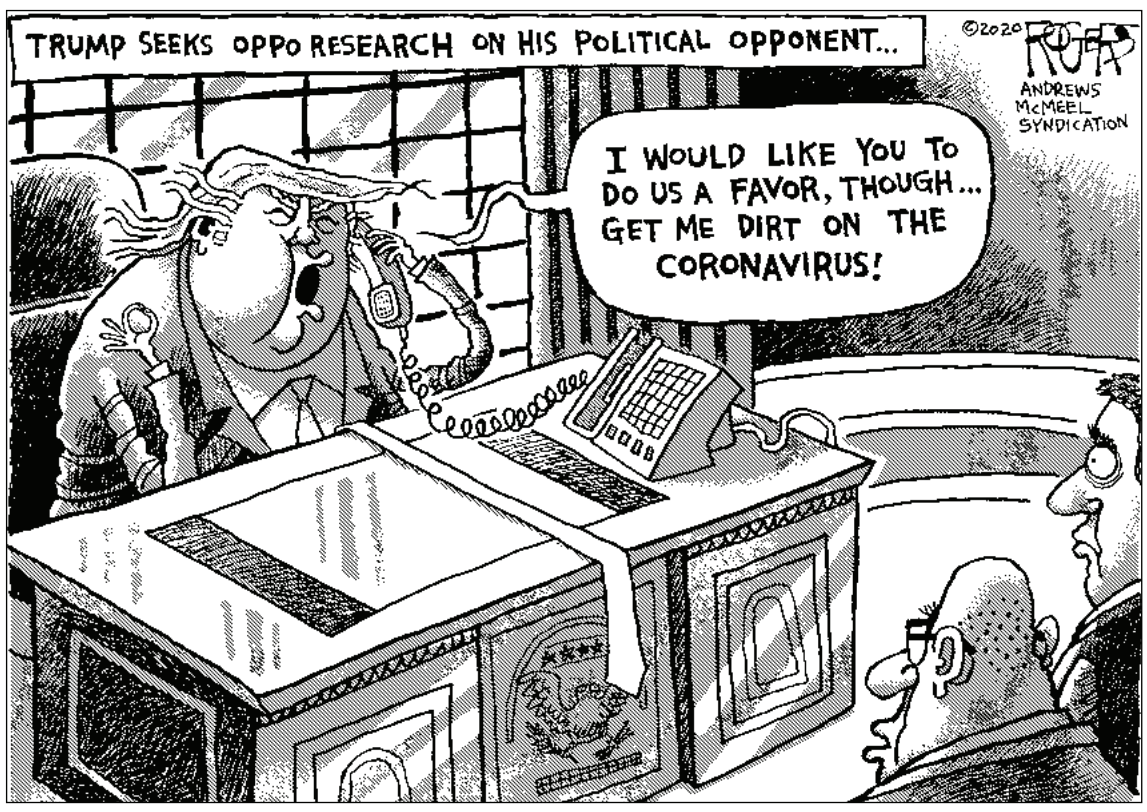
No matter which candidates someone supports, votes influenced by fake news are a danger. Pennsylvania's 2016 presidential vote was close, with President Donald Trump winning the state by just over 44,000 votes out of more than 6 million cast.

People also should be aware of how their own biases affect the likelihood that they'll accept a false news story as the truth simply because they agree with it.

It's important that these courses be made available on a regular basis.

Make good decisions at the ballot box and when you're sharing stories on Facebook and other social media sites. Learn to spot fake news.

– Pittsburgh Post-Gazette


TRUMP SEEKS OPPO RESEARCH ON HIS POLITICAL OPPONENT...
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ANDREWS McMEEL SYNDICATION
I WOULD LIKE YOU TO DO US A FAVOR, THOUGH... GET ME DIRT ON THE CORONAVIRUS!

Will Biden make boring look exciting?

Doyle McManus

Will coronavirus make Joe Biden president?

When he launched his presidential campaign 10 months ago, Biden cast himself as a sober, seasoned antidote to the disruptive politics and chaotic style of Donald Trump.

Biden's campaign has relied on two underlying messages: a claim that he's the Democrat best able to defeat Trump and a promise to restore an older, more conciliatory brand of politics.

"We need plain, basic decency," he says.

He has promised, in effect, to Make America Normal Again.

Biden deployed that message not only against President Trump, but also to contrast with his strongest Democratic rival, Sen. Bernie Sanders.

"Americans aren't looking for revolution," Biden said last month. "They're looking for a more practical path."

At first, it wasn't clear that those themes were what Democratic voters wanted. The rap against Biden was that he was incurably nostalgic, anachronistic, even out of touch – as when he claimed Republicans would experience "an epiphany" and revert to bipartisanship once Trump was exorcised.

But after a series of flirtations with newer, more exciting candidates, most Democratic voters appear to be returning to the well-worn, reassuring Biden.

One reason is that after a series of decisive primaries he has finally won the electability argument. A CNN Poll released this week found that 66 percent of Democratic voters saw Biden as the candidate with the best chance of defeating Trump, against 26 percent for Sanders. The poll suggested that some voters who prefer Sanders' policy positions had decided to vote for Biden instead, on grounds of electability. (Call them "Bernie-Biden voters.")

The CNN poll also showed a second reason for Biden's surge: Asked which candidate "would best handle a major crisis," 65 percent of Democrats named Biden, 23 percent Sanders.

That could be an important factor in November. Crisis management is on voters' minds and will remain there as long as the coronavirus epidemic and its impact on the economy persist.

Trump's response to the crisis has been noisy, self-congratulatory and confusing.

"Our coronavirus team has been doing a great job," he tweeted on Tuesday.

"It will go away; just stay calm," he told reporters, referring to the epidemic.

Biden has seized the opportunity to renew his role as the anti-Trump.

"I wish he would just be quiet," Biden said. "Just let the experts speak."

Trump didn't take his advice.

It's too early, of course, to know what effect the coronavirus will have on an election that's almost eight months away. (And as a technical matter, Biden doesn't have his party's nomination yet.)

We don't know how bad the epidemic will be or how long it will last. We don't know whether the economy will recover quickly or slide into recession.

We do know that voters – all except the most partisan ones – often judge presidents on how well they manage crises. George W. Bush's public standing tumbled after his administration mismanaged relief efforts in New Orleans after Hurricane Katrina in 2005. Barack Obama's fortunes sagged after the bungled rollout of his health care plan in 2013.

Trump doesn't deserve blame for the coronavirus, or even for its entry into the United States.

But he surely deserves to be held accountable for his administration's management of the ensuing crisis, just as Bush and Obama were.

As the epidemic spreads, voters are unlikely to forget that Trump spent weeks insisting that he had it under control. (He didn't.) Or that he insisted testing was available for everyone who needed it. (It isn't.) Or that he claimed the virus would "magically" disappear in April. (It may die down, but it may also come back.)

And if the economy takes a serious hit, voters will likely hold that against him, too – just as they have given him credit, deserved or not, for the economy's strength.

A president who trumpeted stock market advances as evidence of his brilliance may have a hard time pinning responsibility for a market slump on other countries – although Trump is trying.

Voters pay attention to a president's leadership in a crisis – his grasp of the issues, his steadiness, his ability to manage unexpected circumstances. So far, Trump is failing those tests.

Trump won the presidency as an outsider who promised to shake things up. After three years of disruption, voters may be yearning for an insider who can make things work.

Even if it's Joe Biden, who gives voters the option of what investors call a flight to safety – boring but safe.

If coronavirus has made voters yearn for a respite from disruption, Biden's chances of winning in November have improved.

He wasn't every voter's first choice, to be sure. But this may be a year when voters consider "unexciting" a virtue.

Doyle McManus is a columnist for the Los Angeles Times. His emails: doyle.mcmanus@latimes.com.

Coronavirus in the age of 'truthiness'

Leonard Pitts

There's an old song by The O'Jays that seems especially apropos to this moment. The refrain goes: "Those lies done caught up with you this time."

The song was about a faithless lover getting her comeuppance. But it also works as a verdict on so-called conservatives in an age of looming pandemic.

At this writing, there have been, according to a New York Times database, 747 diagnosed cases of COVID-19 – caused by the novel coronavirus – in the United States; 26 of the afflicted have died. Meantime, the stock market has dropped like a boulder from a cliff, colleges are canceling classes and sports leagues are postponing seasons. Internationally, 114,000 people have been stricken. All of Italy is on lockdown. Spain has shuttered every nursery school, high school and university in and around Madrid and a St. Patrick's Day parade has been called off – in Dublin.

Those are the grim facts. But the view from inside the facts-resistant bubble that passes for conservatism these days is quite different.

If you live in there, you've heard Presidential Medal of Freedom recipient Rush Limbaugh assure you that the virus that has galvanized doctors around the world is really just "the common cold" weaponized to hurt Donald Trump. You've seen Rep. Matt Gaetz mock concerns over the virus by wearing a gas mask in the Capitol; he has since had to self-quarantine after a possible exposure, though he announced Tuesday he tested negative for the virus. Meantime, King Liar himself, Trump, keeps doing what comes naturally.

He said a vaccine will be ready in just a few months. It won't.

He said the number of Americans afflicted is going down. It isn't.

He said anyone who needs a test can get one. They can't.

He said that the World Health Organization gave "a false number" in predicting a global mortality rate of 3.4 percent. And on what basis did he question a respected international organization of medical professionals? Trump said he had a "hunch."

Then there's this recent tweet from writer Jelani Cobb of The New Yorker: "Overheard from the person in front of me on line at CPAC last week: 'I don't believe anything the CDC says about this virus. It's full of deep staters who want to use this to create a recession to bring down the president.'" As it happens, it was at CPAC – the annual Conservative Political Action Conference – that Gaetz was apparently exposed.

You can't make this stuff up. But that doesn't stop right-wingers from trying.

It was in 2005 that Stephen Colbert coined the word "truthiness" to describe the then-new phenomenon of Americans prioritizing information they "felt" to be true over that which objectively was. Though restricted to no ideology, truthiness was much more common and – through a nexus of cable news, the internet and various integrity-free politicians – much more encouraged on the political right.

In 2005, the danger of this may have felt somewhat abstract – a decline in the quality of political discourse. But by 2016, when a North Carolina man fired an assault rifle inside a Washington pizzeria because he believed a debunked anti-Hillary Clinton conspiracy theory, it was already glaringly clear that "alternative facts" could have dangerous, real-world implications.

Now there is this. One wonders if it will be the breaking point; if, faced with direct risk to their own lives, conservatives will finally quit suckling at the teat of mass delusion. Let's hope so, for all our sake. A virus, after all, respects no ideological borders, so the right wing's refusal to respect reality puts everyone at risk.

With apologies to The O'Jays, those lies done caught up with us all.

Leonard Pitts Jr. is a columnist for the Miami Herald. Email: lpitts@miamiherald.com.

PRIME TIME TV

SATURDAY EVENING MAR. 14

	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30
ABC (7)(13)(41)(57)	Wheel of Fortune	The Jump (N) CC	NBA Basketball Golden State Warriors at Milwaukee Bucks. From Fiserv Forum in Milwaukee. (N) CC				
CBS (2)(3)(22)	:00 Paid Program	NCIS: Los Angeles CC (DVS)		48 Hours (N) CC		48 Hours (N) CC	
NBC (5)(8)(16)	Ac. Hollywood	The Fate of the Furious ('17, Action) Vin Diesel. (P). A mysterious woman forces Dom to betray the crew.					
FOX (17)(22)(28)(32)	College Basketball		Big East Postgame	LEGO Masters "Movie Genres"		Fox 17 News at 10:00PM (N) CC	
PBS (34)	6:00 Moments to Remember (My Music)		John Denver: Country Boy CC			The Highwaymen Live	
CW (25)	Big Bang Theory	Mike & Molly	Mike & Molly	Seinfeld CC	Seinfeld CC	News	Cops CC
MNT (50)	Graham Bensinger	AHL Hockey Rockford IceHogs at Chicago Wolves. From Allstate Arena in Rosemont, Ill. (N) (L)					
WCIU (26)	2 Broke Girls	Bob's Burgers	Bob's Burgers	Family Guy	Family Guy	Family Guy	Bob's Burgers
WHME (46)	:00 Heartland	Heartland The family helps Will Vernon.		Murdoch Mysteries "21 Murdoch Street"		Murdoch Mysteries "The Accident"	
WGN (9)	MLS Soccer Chicago Fire at Orlando City SC. From Exploria Stadium in Orlando, Fla.				Friends CC	WGN Weekend News at Nine (N)	
A&E	5:00 Live PD CC	:07 Live PD: Rewind (N) CC	Live PD "Live PD -- 03.14.20" (N) (L) CC				
AMC	6:00 ★★★ The Matrix ('99) Keanu Reeves. CC			★★★ The Matrix Reloaded ('03) Keanu Reeves, Laurence Fishburne. CC			
Animal	TBA	To Be Announced		Pit Bulls-Parole		To Be Announced	
BET	Temptatn	Open ('19, Drama) JC Santos. (P). CC					
Big Ten	To Be Announced						B1G
Bravo	:16 Below Deck CC		:18 Below Deck CC		:20 Below Deck CC		:22 Below Deck
Cartoon	Infinity	Dragon	My Hero	Burgers	Burgers	American	Fam. Guy
Cinemax	:00 Strike Back	7:50 ★ The Sitter ('11) Jonah Hill.		:15 ★★ Black Knight ('01, Comedy) Martin Lawrence, Marsha Thomason. CC			
CMT	Over	★★★ A League of Their Own ('92) Tom Hanks. CC					
CNBC	Boss	Undercover Boss		Undercover Boss		Undercover Boss	
CNN	News	CNN Newsroom		Royal Dynasty		Race-Whte Hse	
Comedy	Mr Deeds	★★★ Dumb & Dumber ('94) Jim Carrey. CC					Blended
Discovery	:00 Moonshiners	Moonshiners CC		Moonshiners Tickle and the Laws make CBD Moonshine. (N) CC			
Disney	Raven	Big City	Big City	Big City	Big City	Owl Hse.	Owl Hse.
DIY	Maine	Maine Cabin Masters		Maine Cabin Masters		Maine Cabin Masters	
E!	:00 ★★★ 21 Jump Street ('12) CC				★★★ The Hangover ('09)		
ESPN	Basket	GameDay	College Basketball				Boxing
ESPN2	College Basketball				College Basketball		
ESPNC	6:00 NBA	College Football From Nov. 20, 2004.				College Football	
Food	Diners	Diners	Diners	Diners	Diners	Diners	Diners
Fox News	Life	Watters' World (N)		Justice With Jeanine		Greg Gutfeld	
Fox Sports	NBA Basketball Detroit Pistons at Toronto Raptors. (N)					Pistons Live (N)	
Freefrm	5:40 The Twilight Saga: Eclipse		:40 ★★ The Twilight Saga: Breaking Dawn Part 1 ('11) Kristen Stewart. Bella and Edward marry. CC				
FX	★★ Men in Black 3	★★★ Furious 7 ('15, Action) Vin Diesel, Paul Walker. A dead man's brother seeks revenge on the Toretto gang. CC					
Golf	:00 Live From THE PLAYERS (N)			Live From THE PLAYERS CC			
Hallmark	Love Rainbow	A Valentine's Match ('20) Mary-Margaret Humes, Bethany Joy Lenz. CC				A Royal Winter ('17, Drama) CC	
HBO	5:45 Fast Five	★★ Fast & Furious Presents: Hobbs & Shaw ('19) Dwayne Johnson, Jason Statham. (P). CC					:21 Westworld
History	Aliens	Ancient Aliens		Ancient Aliens (N)		:03 The UnXplained	
HGTV	Property	Property Brothers		Property Brothers		Crowded House (N)	
Learning	Say Yes	Say Yes to the Dress (N) CC				Say Yes, Dress	
Lifetime	His Fatal Fixation	Black Widow Killer ('18, Suspense) Erin Karpluk, Ryan Robbins. (P). CC				:03 Escaping My Stalker ('20) CC	
MSNBC	Hardball	All In With		Rachel Maddow		The Last Word	
MTV	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.
NBCSCH	NHL Hockey: Blackhawks at Capitals				Blackhawks		All Ac
NFL	Football	A Football Life		A Football Life		A Football Life	
Nick	Loud	Henry	Dylan	Substitute	Sponge.	Friends	Friends
NGEO	Drugs,	Drugs, Inc. CC		Drugs, Inc. CC		:03 Drugs, Inc. CC	
Oxygen	Up and Vanished	Snapped Murder of a local café owner.		Snapped "Melissa Napier" CC		Snapped "Joanna McElrath" CC	
Parmt	Ocean's Twelve ('04)			★★★ Ocean's Eleven ('01) George Clooney.			
Showtime	6:25 ★★ The Upside ('17) CC			★★ Poms ('19, Comedy) Diane Keaton. (P). CC		More Funny Women of a Certain Age (N)	
Starz	Men in Black	:03 ★ Ghost Rider: Spirit of Vengeance ('12, Action) CC			:40 Outlander Roger leads Jamie's militia.		Wrong Man
STZENC	Spaceballs ('87)	:12 ★★★★ Young Frankenstein ('74) Gene Wilder, Peter Boyle. CC				Spartacus: War of the Damned CC	
SyFy	5:58 Harry Potter and the Prisoner of Azkaban			★★★ Harry Potter and the Goblet of Fire ('05) Daniel Radcliffe. CC (DVS)			
TBS	★ Identity Thief	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory
TCM	How the West	★★★★ All the President's Men ('76, Docudrama) Robert Redford, Dustin Hoffman. CC					Butch Cassidy
TMC	:05 ★ Peppermint ('18, Action) Jennifer Garner. CC			★★ Piranha ('10) Elisabeth Shue, Adam Scott. CC			Harpoon ('19)
TNT	:00 ★★★ Thor: Ragnarok ('17)				★★★ Avengers: Age of Ultron		
Travel	Haunted	Woo.- Haunted		Woo.- Haunted		Haunted Hospitals	
TV Land	Two Men	Two Men	Two Men	Two Men	Two Men	Two Men	Two Men
USA	:45 ★★★ Iron Man ('08) Robert Downey Jr., Terrence Howard. A billionaire dons an armored suit to fight criminals. CC						Iron Man ('08)
VH1	★★ Bad Boys ('95) Martin Lawrence. CC					Bad Boys II	
WGN-A	★★ 2 Fast 2 Furious ('03) Paul Walker. Two friends and a U.S. customs agent try to nail a criminal.					The Fast and the Furious: Tokyo Drift	

Objection to dress code threatens to sink cruise

Jeanne Phillips
Dear Abby

DEAR ABBY: My husband and I have been married 30 years. I recently retired, and we are planning a cruise to Europe and a two-month stay, returning on the same cruise line. The cruise line is rather posh, and travelers are asked to "dress appropriately" – Which Means, Essentially, Men Should Wear A Jacket To Dinner (No Tie Required).

My husband is balking at the idea he should have to wear a jacket on his vacation and now says he won't go. Abby, we have already invested several hundreds of dollars in deposits, so what do I do? I'd rather not spend 14 days at sea with a husband whining over wearing a jacket for 30 minutes a day and end up dining alone (we reserved a table for two so we wouldn't be stuck making small talk). We are cruising because he will not fly. – Texas Wife

DEAR TEXAS WIFE: You have already accommodated your husband by booking a cruise instead of flying. Could his problem be that his jackets no longer fit him? If that's the case, buy him one that does. However, if his objection is that he really doesn't want to GO, why not take your husband up on his offer to stay home and ask one of your girlfriends to accompany you? Then all three of you might have a better time.

DEAR ABBY: I am 61 and dating a 63-year-old man, "Charles." I live in my own apartment, pay my own bills, and I like and enjoy life. Charles is constantly over at my apartment and ends up falling asleep for hours at a time. It irritates me when he sleeps six, seven and even eight hours at my place. I feel he has a place of his own, and he should be doing that there.

He has told me numerous times that he doesn't feel safe at his apartment because of the neighborhood. He says that is why he is spending time with me. I like my alone time, which I don't have often. Prior to him, I wasn't in a relationship for seven years.

I feel that Charles is needy. Am I being unreasonable? I don't think I am, and it always ends up in an argument. If you could please give me some advice, I would appreciate your input. – Not Hotel Accommodations

DEAR NOT HOTEL: Wake up and smell the coffee. Charles told you he spends all that time with you because he doesn't feel safe in his apartment, NOT because he loves your company so much he cannot stay away. What did he do before he met you?

From where I sit, it appears he's angling to move in. It isn't unreasonable to want your own space, particularly if you are the one paying for it, while he snores away the hours. If the status quo isn't what you want, it is up to you to change it.

DEAR ABBY: In class, I sit next to a girl who is constantly telling me that she likes the way I smell. I don't know if she's flirting with me or actually likes my cologne. She is making me very self-conscious. Should I confront her or tell my teacher? Or should I drop out and move to Alaska? I'm scared. – Ready To Move In The South

DEAR READY TO MOVE: Your classmate is trying to pay you a compliment. Tell her the name of your cologne and where she can buy some, if you are wearing any. As to moving out of state, that smells very unnecessary to me.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Couple struggles to convince friends they're happy

Carolyn Hax

Adapted from an online discussion.

DEAR CAROLYN: For a few weeks last year, my husband and I were pretty sure we were going to get a divorce, and shared that fact with a select few people (who in turn spread the news to basically our entire family and social circle). Then we found out I was pregnant and changed course – therapy, complete relationship overhaul, the works. The baby is here now and on the whole we are happier than I thought it was possible for us to be.

I consider it a win, but a number of people close to us do not; they either believe we "gave up," or think one of us masterminded the pregnancy on purpose to trap the other. I'm exhausted by all the effort that goes into defending our relationship these days. How do we get everyone out of our business, or convince them we are happy, so they should be happy for us? – Maryland

Maryland: I'm exhausted by all these people exhausting you by getting so far into your business. *Trapping?* Seriously, people.

"We're accepting applications for people to be happy for us." Or, "We're happy. I'm sorry to disappoint everyone." "We're happy. Feel free to start that rumor." Ehhhhh too defensive, probably. "Our marriage has come a long way. I wish our friends weren't stuck in our past."

Or just: "It's a second chance, and I'm/we're thrilled" . . . and no further discussion.

Or the full answer, once, to anyone who really matters to you: "The only unhappy part of our marriage right now, truly, is that people won't stop questioning whether we're happy. I'd prefer it if you'd trust us, but if that's not possible, then your dropping it would be enough for me. Will you honor that request? If not, then why not?"

Listen, respond and finish it. Any naysaying beyond this gets your back as you walk away.

DEAR CAROLYN: I've been dating a guy for about a year, and so far it's gone really well. I love him and he loves me. Falling in love with him was totally unexpected for me, I guess because we're so different? Essentially none of the same interests, vastly different life experiences, families, education levels. But it's been great so far – we laugh all the time, he is by far the kindest person I've ever dated and time spent with him is so easy and natural. Maybe this sounds silly, but sometimes I worry all those differences will eventually catch up with us. What if eventually we run out of things to talk about, or the googly eyes of early love wear off and I'm with a guy who I don't feel I can relate to? I'm sure we could find some common hobby or interest, but I think we're also pretty content doing our own things right now. Is this a normal thing to worry about? Do I just have to wait and see? – Significant Other With Vastly Different Interests

Significant Other With Vastly Different Interests: Waiting and seeing sounds lovely.

What you're doing now, by the way, *is* relating to him (with an endorphin assist). Interests in common are one way to get that, but hardly the only one.

Email Carolyn at tellme@washpost.com, follow her on Facebook at www.facebook.com/carolyn.hax or chat with her online at noon each Friday at www.washingtonpost.com.

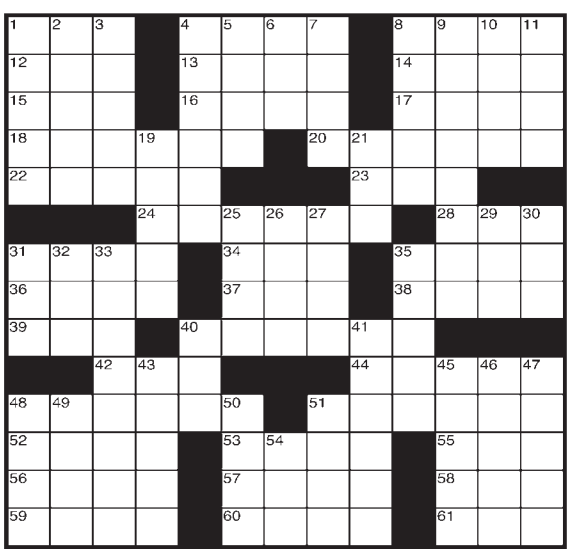
CROSSWORD

ACROSS
1 Put out of sight
4 Does road work
8 Fleece
12 "— we there yet?"
13 Costa —
14 Himalayan monk
15 Step on the gas
16 Where Tabriz is
17 Smell
18 Curt
20 Dominion
22 Word of welcome
23 Md. neighbor
24 Proverbs
28 Chemist's hangout
31 Lake bird
34 Series of battles
35 Cartoon chipmunk
36 Time long gone
37 Hosp. employee
38 West Coast campus
39 MPG watchdog
40 Concur
42 Koppel or Knight
44 Take place
48 Maria Conchita —
51 Cling
52 Civil wrong
53 Orange peel
55 German article
56 Stage award
57 Rib
58 Yale grad
59 Destitute
60 Took legal action
61 9-digit no.

DOWN
1 Lacking gentleness
2 Papas or Cara
3 "Faust" character
4 Telescope support
5 Breezy
6 NEC competitor
7 Mentally fit
8 Gradient
9 Founder of Detroit
10 Love, to Claudius
11 Foal parent
19 Carpenter's tool
21 Rx writers
25 Hole-making tools
26 Openings
27 Type of eagle
29 Omitting none
30 Fergie's daughter
31 Caustic solution
32 Caveman from Moo
33 Work by Handel
35 From Amsterdam
40 Blurbs
41 Dozed off
43 Big computer key
45 Surrenders territory
46 Eurasian range
47 Lacquer ingredient
48 Up above
49 Wolf, to Pedro
50 Scepter go-withs
51 Writer — Rice
54 Promissory note

Answer to Previous Puzzle

V	I	E	W	■	■	A	M	T	■	C	A	B
A	C	R	E	S	■	R	I	A	■	A	G	O
T	H	A	N	K	■	C	A	R	O	L	E	D
■	■	■	D	A	B	S	■	P	U	L	S	E
■	■	P	A	S	T	A	■	M	S	G	■	■
L	E	G	■	E	L	L	A	■	H	A	I	R
I	R	A	■	R	E	A	D	■	T	E	T	E
M	I	T	E	■	F	O	N	D	■	S	A	N
A	L	E	X	■	U	S	E	R	■	O	L	D
■	■	■	P	A	L	■	S	O	A	P	Y	■
R	A	V	E	N	■	A	S	I	F	■	■	■
A	M	A	L	G	A	M	■	D	R	A	M	A
P	B	S	■	R	H	O	■	S	O	F	A	R
T	O	E	■	Y	A	K	■	■	S	T	E	M



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JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

CEFEN

NUHDO

PCROEP

BDLAEB

I'm going to deal you some great cards.
Shuffle them better than last time.
I'm ready!
THE CARDS DEALT TO THE BRIDGE PLAYERS WERE SHUFFLED ---
Get the free JUMBLE app • Follow us on Twitter @PlayJumble

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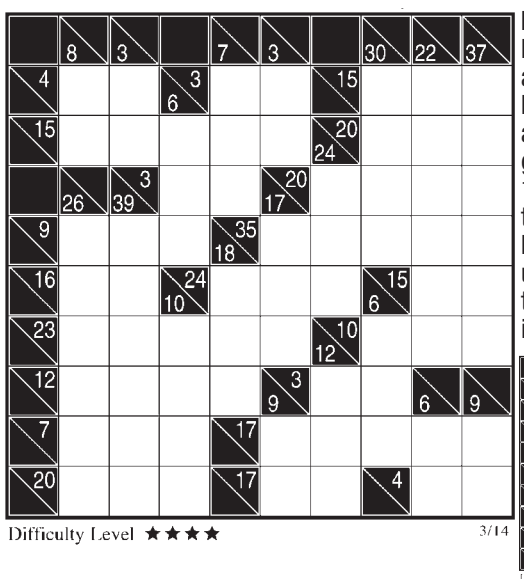
Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answer here:

(Answers Monday)

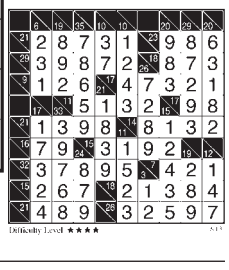
Yesterday's Jumbles: HAIRY HUMAN DRAGON CUTEST
Answer: The zeros got together and did — NOTHING MUCH

KAKURO



Difficulty Level ★★★★ 3/14

How to play: Numbers above the slash are across clues; numbers below the slash are down clues. The goal is to enter digits 1-9 in the white cells to add up to the number clues. You cannot use any digit more than once when adding up to a clue.



BRIDGE

There were several excellent entries to my Christmas Competition, and the winner by a whisker was Mukesh Ghatiya from Bengaluru, India. Congratulations. The runners-up were Steven Glaser of Holladay, Utah; John Harvey of Mount Hope, Canada (a winner in 2016); Ben Hawn of Lancaster, Pennsylvania (last year's winner); and Stanley Lipnick of Naples, Florida.

Bridge is full of maxims that are not right all of the time. However, there is one play technique that always works – unless (sorry!) you don't have the entries to carry it out. What is this technique?

Against South's contract of three no-trump, West led the club king, and East encouraged with the nine. How should declarer have planned the play?

North should have overcalled one no-trump, not risked reaching a 4-2 club fit. South upgraded to two no-trump because of his excellent spot-cards.

From the bidding, South knew that West had to hold the heart king and spade ace. Therefore, he ducked the first club trick, but when West continued with the club two to his partner's jack, declarer won with his ace. (He could have ducked again, planning to win immediately with the ace if East switched to a heart.)

Next, South knew to lead toward honor combinations. He played a low spade toward dummy, putting up the queen when West played low.

North 03-14-20
♠ K Q 7 5
♥ Q 9 4
♦ A K Q 2
♣ 6 4

West
♠ A 6
♥ K J 8 7 5
♦ 6 3
♣ K Q 10 2

East
♠ 10 9 3 2
♥ 3 2
♦ 10 5 4
♣ J 9 5 3

South
♠ J 8 4
♥ A 10 6
♦ J 9 8 7
♣ A 8 7

Dealer: West
Vulnerable: Both

South	West	North	East
	1♥	Dbl.	Pass
2NT	Pass	3NT	All Pass

Opening lead: ♣ K

Declarer returned to hand with a diamond to the jack for the lead of a second low spade. Here, West had to play the ace on thin air, giving South three spade tricks and nine in all. The defenders took only one spade and three clubs.

SUDOKU

DIFFICULTY RATING: ★★★★★

					9	3	8	
		5	6					
				5				7
4				2			9	
		1	3	9	8	7		
	2			1				8
2				8				
					3	9		
	5	3	7					

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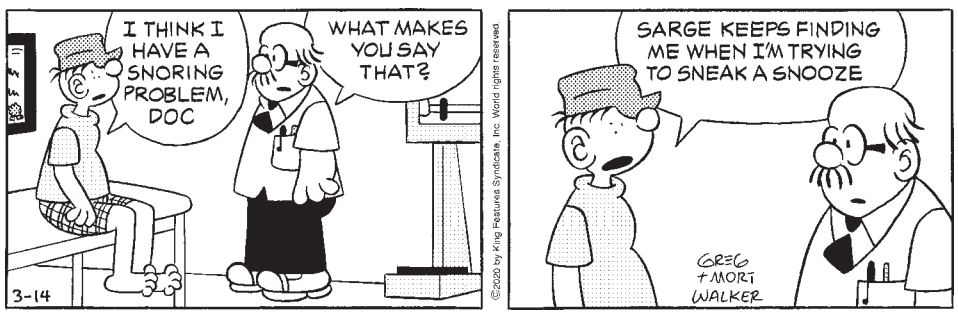
How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

6	4	9	1	7	3	5	2	8
8	2	1	9	4	5	3	7	6
3	7	5	6	8	2	9	1	4
5	8	3	7	1	4	2	6	9
7	9	4	5	2	6	8	3	1
2	1	6	8	3	9	4	5	7
1	5	8	3	9	7	6	4	2
4	3	7	2	6	8	1	9	5
9	6	2	4	5	1	7	8	3

BEETLE BAILEY


I THINK I HAVE A SNORING PROBLEM, DOC
WHAT MAKES YOU SAY THAT?
3-14
SARGE KEEPS FINDING ME WHEN I'M TRYING TO SNEAK A SNOOZE
GREG + MORT WALKER
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BLONDIE

I'M IN A JAM, MR. B.! OUR POWER HITTER, IGGY GOOGEN, DIDN'T SHOW UP!
OKAY, I'LL BE THERE AFTER I CATCH A FEW MORE WINKS
WE'LL WAIT!
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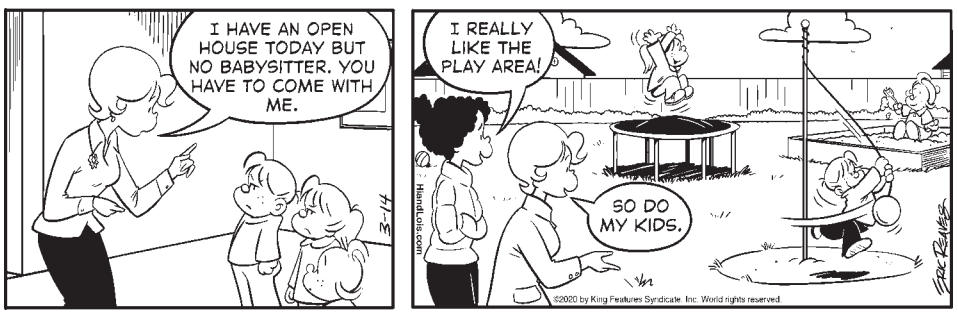
www.Blondie.com
3-14

HI & LOIS


I HAVE AN OPEN HOUSE TODAY BUT NO BABYSITTER. YOU HAVE TO COME WITH ME.
3-14
I REALLY LIKE THE PLAY AREA!
SO DO MY KIDS.
HiandLois.com
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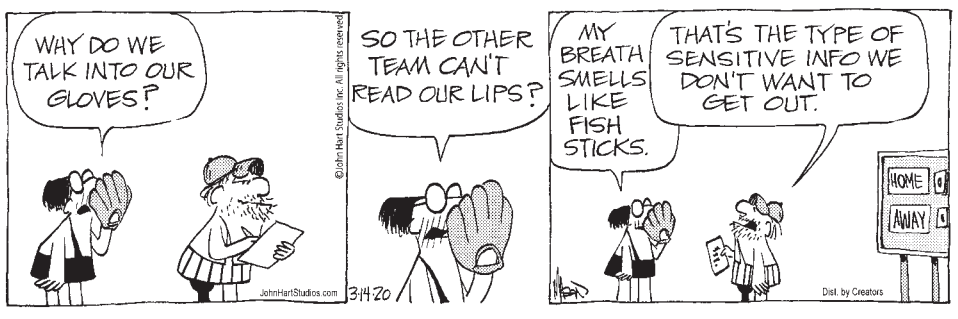
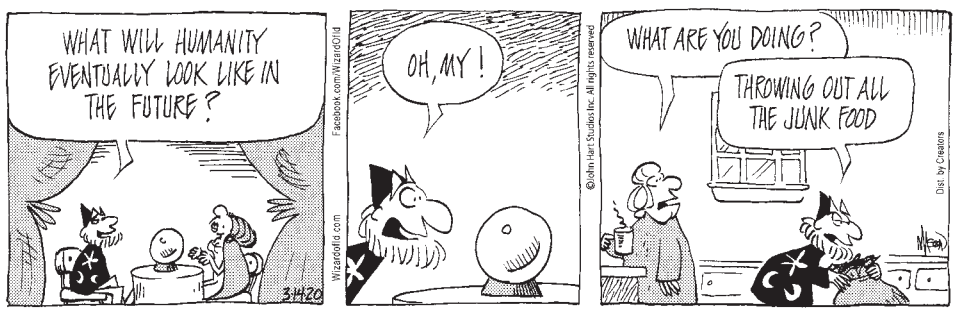
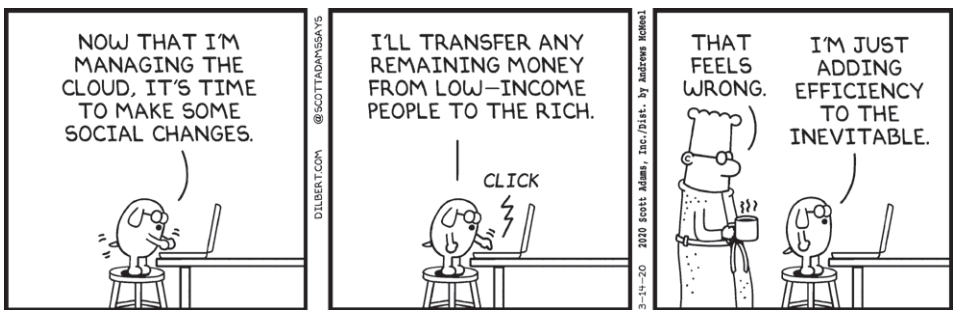
BC


WAY DO WE TALK INTO OUR GLOVES?
SO THE OTHER TEAM CAN'T READ OUR LIPS?
©John Hart Studios Inc. All rights reserved
JohnHartStudios.com
3-14-20
MY BREATH SMELLS LIKE FISH STICKS.
THAT'S THE TYPE OF SENSITIVE INFO WE DON'T WANT TO GET OUT.
HOME
AWAY
Dist. by Creators

WIZARD OF ID



DILBERT


NOW THAT I'M MANAGING THE CLOUD, IT'S TIME TO MAKE SOME SOCIAL CHANGES.
DILBERT.COM @SCOTTADAMSSAYS
I'LL TRANSFER ANY REMAINING MONEY FROM LOW-INCOME PEOPLE TO THE RICH.
CLICK
3-14-20 2020 Scott Adams, Inc./Dist. by Andrews McMeel
THAT FEELS WRONG.
I'M JUST ADDING EFFICIENCY TO THE INEVITABLE.

GARFIELD

GARFIELD, YOU'RE LAZY
YOU SHOULD WORK OUT LIKE ME!
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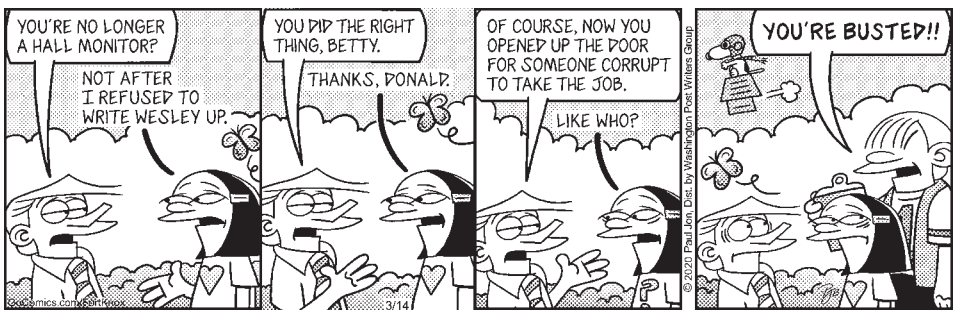
YOU MEAN BURST INTO TEARS WHEN I LIFT MORE THAN FOUR POUNDS? I'M TOO PROUD FOR THAT
Distributed by Andrews McMeel Syndication
JIM DAVIS 3-14

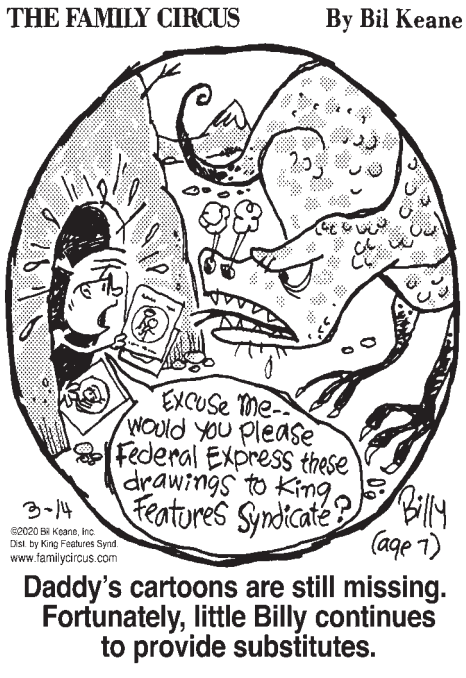
FORT KNOX


YOU'RE NO LONGER A HALL MONITOR?
NOT AFTER I REFUSED TO WRITE WESLEY UP.
YOU DID THE RIGHT THING, BETTY.
THANKS, DONALD.
OF COURSE, NOW YOU OPENED UP THE DOOR FOR SOMEONE CORRUPT TO TAKE THE JOB.
LIKE WHO?
YOU'RE BUSTED!!
3/14
fortknoxcomics.com/comic/knox
© 2020 Paul Jon. Dist. by Washington Post Writers Group

PICKLES

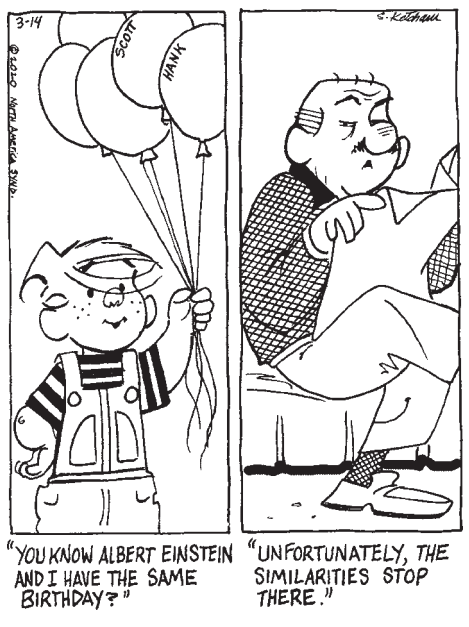
YOU THINK I'M SPYING ON YOU FOR YOUR BROTHER SO HE CAN PUT YOUR SILLY GOOFS IN HIS COMIC STRIP?
YES, I DO! DO YOU DENY IT?
NO, BUT I DID IT FOR A GOOD REASON.
WHAT REASON? DON'T TELL ME HE'S BEEN PAYING YOU TO SPY ON ME.
3/14
OF COURSE. HOW ELSE COULD WE HAVE MADE IT ALL THESE YEARS ON JUST OUR SOCIAL SECURITY BENEFITS?

FAMILY CIRCUS


THE FAMILY CIRCUS
By Bil Keane
Excuse me-- would you please Federal Express these drawings to King Features Syndicate?
Billy (age 7)
3-14
©2020 Bil Keane, Inc.
Dist. by King Features Synd.
www.familycircus.com

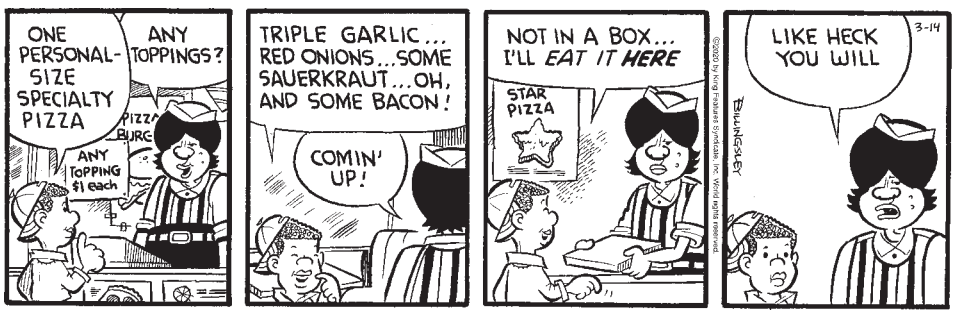
Daddy's cartoons are still missing. Fortunately, little Billy continues to provide substitutes.

DENNIS THE MENACE



BABY BLUES

CURTIS


ONE PERSONAL-SIZE SPECIALTY PIZZA
ANY TOPPINGS?
ANY TOPPING $1 each
TRIPLE GARLIC... RED ONIONS...SOME SAUERKRAUT...OH, AND SOME BACON!
COMIN' UP!
NOT IN A BOX... I'LL EAT IT HERE
STAR PIZZA
LIKE HECK YOU WILL
3-14
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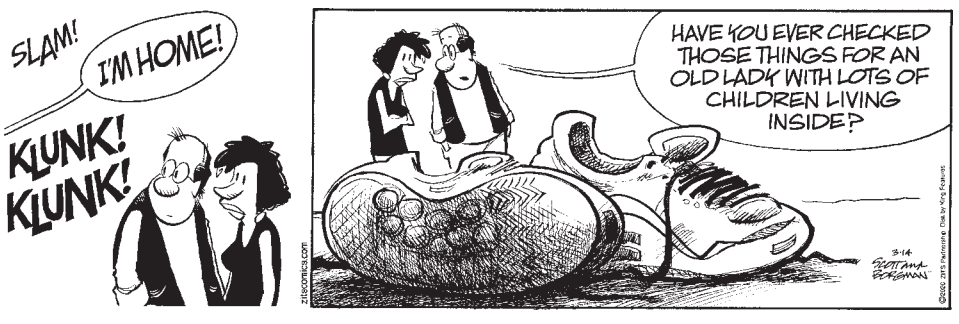
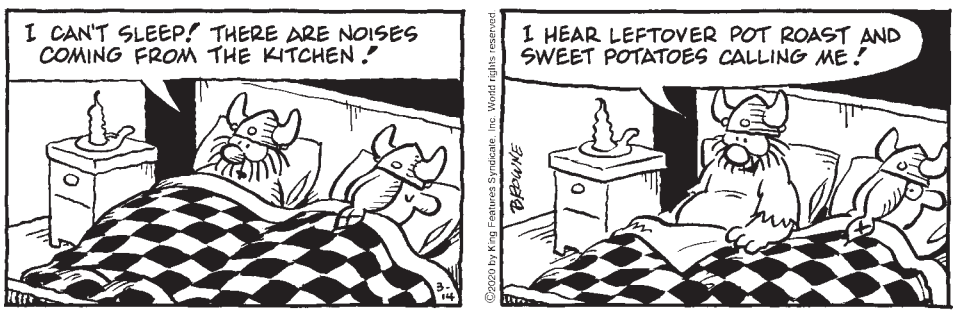
ZITS



HAGAR THE HORRIBLE


I CAN'T SLEEP! THERE ARE NOISES COMING FROM THE KITCHEN!
3/14
I HEAR LEFTOVER POT ROAST AND SWEET POTATOES CALLING ME!
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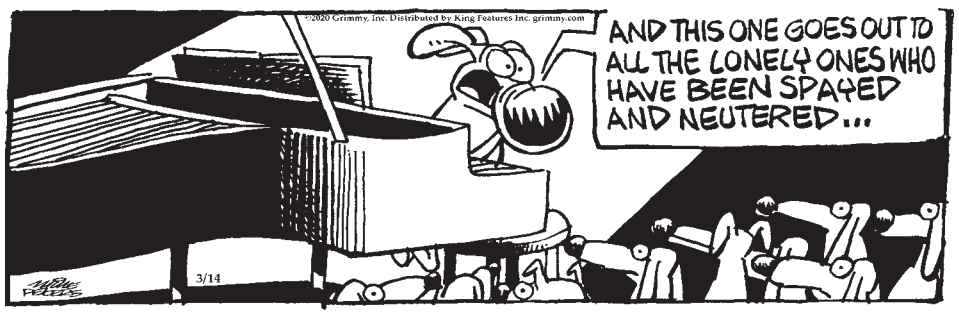
MOTHER GOOSE & GRIMM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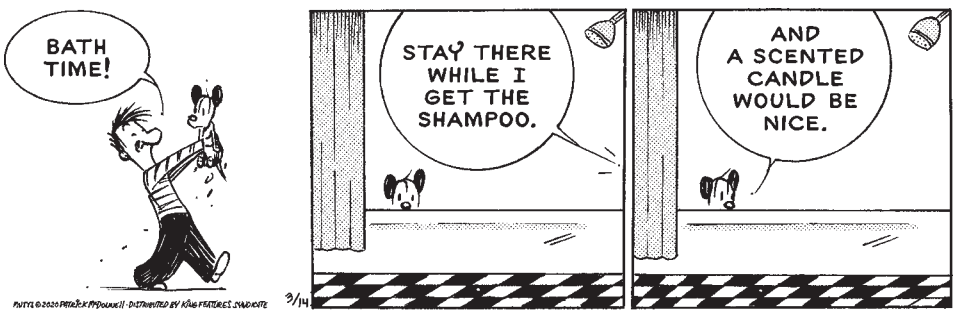
AND THIS ONE GOES OUT TO ALL THE LONELY ONES WHO HAVE BEEN SPAYED AND NEUTERED...
3/14

MUTTS



SALLY FORTH

I DON'T KNOW IF I CAN BE LIKE YOU, JACKIE. YOU KNEW YOU WANTED TO RUN THAT STORE. YOU KNEW THE KIND OF STORE YOU WANTED IT TO BE.
AND YOU KNOW HOW LONG IT TOOK ME TO FIGURE OUT WHAT I WANTED TO DO WITH MY LIFE.
ON THE OTHER HAND, YOU WERE ABLE TO LIST ALL THE THINGS YOU WANT TO DO LIKE THAT! NOW IT'S A MATTER OF BEING COMFORTABLE WITH BEING UNCOMFORTABLE AND BREAKING FROM THE ROUTINE.
SNAP
3-14
UH-HUH. UH-HUH. I HEAR YOU. I ALSO SEE IT'S SNOWING OUTSIDE AGAIN AND WE MAY NOT BE ABLE TO DRIVE BACK TOMORROW.
OKAY, TIME TO SWITCH FROM COFFEE TO WINE!
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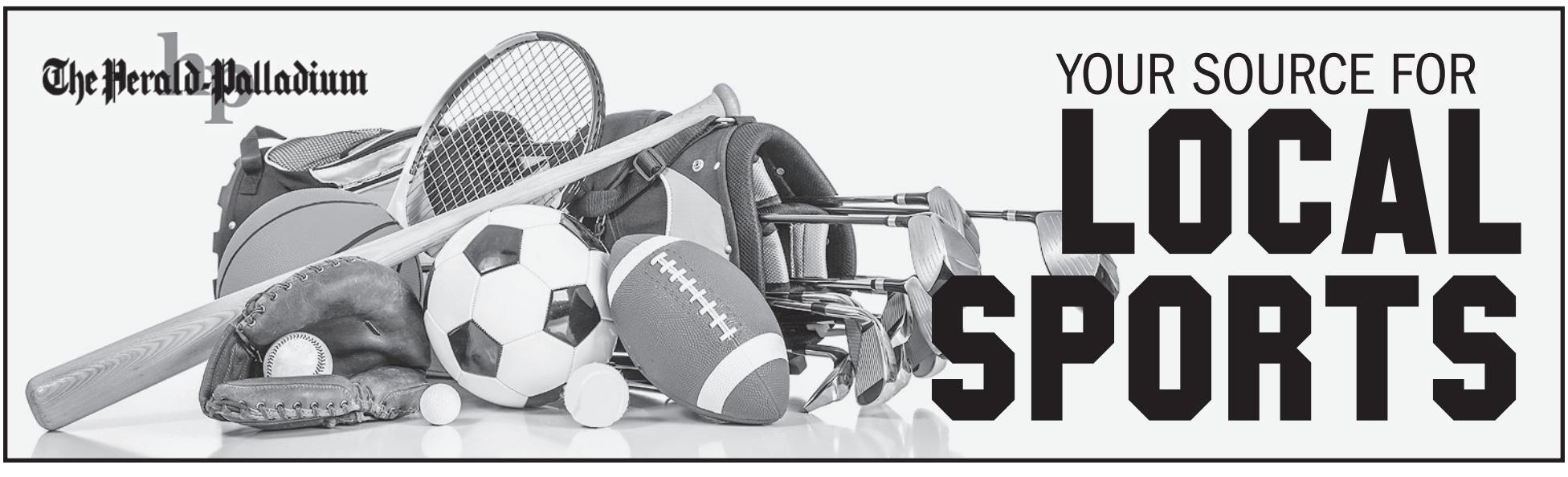
KEEFE



Diesel a hulking Terminator in the bruising 'Bloodshot'

Jake Coyle
Movie Review

'Bloodshot'

★ ★
(out of 4 stars)

- **Starring:** Vin Diesel, Guy Pearce, Toby Kebbell, Sam Heughan, Eiza Gonzalez
- **Directed by:** David S. F. Wilson
- **Written by:** Jeff Wadlow and Eric Heisserer
- **Runtime:** 109 minutes
- **Rated:** PG-13
(for intense sequences of violence, some suggestive material and language)

It might be too harsh to recommend practicing social distancing with the new Vin Diesel movie "Bloodshot," but I wouldn't want to shake its hand, either.

David S. F. Wilson's film comes not from Marvel or DC but the pages of Valiant Comics. Its central character, a former soldier named Ray Garrison (Diesel), is brought back to life with nanotechnology that gives him superhuman strength and the ability to immediately be healed by microscopic robots.

He awakes to a muscleman's dream, lifting enormous barbells and trading a punching bag for a concrete pillar. What could be better?

Well, the downsides include the haunting memory of the murder of Garrison's wife and the eventual realization that his creator, Dr. Emil Harting (Guy Pearce, classing up the joint), can turn him off with a switch.

But when he's in action, Garrison is something like a hulking Terminator who rapidly reassembles when shot or exploded, just without the sunglasses or snappy catch phrases.

There's a dull thud to "Bloodshot," a bruising action movie that can't equal its brawn with brains. It's a high-tech "Frankenstein" that cobbles together the sci-fi concepts of various previous movies before it.

Wilson, a visual effects expert making his directorial debut, films the actions sequences in a vague, disorienting blur, sometimes slowing things down in shots of grim brutalism.

One, in a darkened tunnel, is shot amid a crimson glow and a clouds of powdery white (from a flour truck).

Diesel doesn't bring any dramatic heft to the part but he makes a mean bullet of a man.

"Bloodshot" is, at least, a little more interesting than it initially appears. It begins to reflect back on itself, questing what's real and what isn't.

Pearce's Harting turns out to be as much a film director as a mad scientist, compiling digital worlds and plot lines for his creations. ("It was all a simulation" has officially replaced "It was all a dream" in the movies.)

And there is somewhere in here a salient metaphor for the plight of soldiers returning home from war with prosthetic limbs and forced to make for themselves strange new lives.

Along the way, a few actors give it a pulse. Eiza González, as the also-enhanced KT, is compelling enough that the movie feels like it should have gravitated from Garrison to her. Lamorne Morris just about steals the movie as the brilliant but goofy coder Wilfred Wigans.

"Bloodshot" is just smart enough to be more than trash, and just trashy enough to be less than smart. It will do fine if you're looking for a lesser simulation of a good movie.

Jake Coyle is a film writer for The Associated Press. Follow him on Twitter @jakecoyleAP.

'The Hunt' is a clunky swipe at a divided nation

Mark Kennedy
Movie Review

'The Hunt'

★ ★
(out of 4 stars)

- **Starring:** Hilary Swank, Ike Barinholtz, Wayne Duvall, Ethan Suplee, Emma Roberts
- **Directed by:** Craig Zobel
- **Written by:** Nick Cuse and Damon Lindelof
- **Runtime:** 89 minutes
- **Rated:** R
(for strong bloody violence and language throughout)

Patti Perret / Universal Pictures / AP
Kate Nowlin, from left, Ike Barinholtz, Amy Madigan and Reed Birney are shown in a scene from "The Hunt."

Fittingly, few films in recent memory arrive with a bigger target on its back than "The Hunt."

Our quick advice? Lower your weapons.

The horror-thriller with a healthy side of political commentary was pulled from release last summer following backlash to its trailer depicting a group of wealthy, liberal Americans kidnapping and hunting down red-state stereotypes for fun.

Some commentators – including the president – were quick to criticize the film in the wake of several mass shootings despite never seeing it, denouncing the notion of elitist Democrats brutally killing so-called "deplorables." And, to be sure, it does depict that. But anyone who actually watches the whole film will clearly be rooting for the deplorables.

It's not the Right but the Left that comes off far worse in "The Hunt." The hunters are smug, NPR-listening, kimono-wearing, caviar-eating, anti-gun killers who seek approval on Twitter from Ava DuVernay and hide their venality in humanitarian causes.

"For the record, climate change is real!" one liberal screams at a prone victim before smashing his head open. Drinking a full sugar soda is anathema for this group, who are finicky and smug. "Who has the hand sanitizer?" one asks while waiting to kill fellow Americans.

Right-wingers are mocked as well, to be sure. One character brings up the "deep state" and is convinced that a group of migrants he encounters includes "crisis babies." Sean Hannity gets name-checked by another.

The script was written by Damon Lindelof, who created "Watchmen" and "The Leftovers," and Nick Cuse, a writer on both projects.

Craig Zobel, who directed the post-apocalyptic survivalist tale "Z for Zachariah," takes the helm. Originally scheduled to be released in September, the film comes out now as political winds are blowing ever stronger. It really isn't sturdy enough not to be ripped to shreds.

The filmmakers have created an uneasy and often awkward mix of murderous violence and social commentary, with one element often stepping on the other. Not many films can combine George Orwell references and a vicious stabbing with a meat thermometer. It's all as subtle as a bear trap.

When the dust settles, "The Hunt" really stars Betty Gilpin and Hilary Swank. Each represent opposite sides of the political divide. Both are smart, dangerous and resourceful.

The film starts with a dozen people waking up in what appears to be a central Arkansas clearing, deposited there by ruthless, urban sophisticates. They've been drugged and gagged and soon they are armed, presumably to make the hunt more exciting.

The victims bear all the markings of boilerplate blue-collar red-staters – mom jeans, work boots and vet caps, everyone grizzled and unfashionable.

"We need to lean into the stereotype," one character says during the movie and the filmmakers have done that in spades.

Most members of the hunted group never learn each other's names and you shouldn't get too attached either. To put it another way, actors Emma Roberts, Justin Hartley, Ike Barinholtz and Sturgill Simpson were probably paid by the hour.

Mayhem ensues as the group is picked off one by one, until Gilpin's character emerges as the film's gutsy heroine and takes the film by the scruff of its neck. "The Hunt" later ham-handedly tries to explain why the dozen victims were selected and then switches to the viewpoint of the six hunters, who – thanks to a calm and efficient Gilpin – are becoming the hunted.

The concept of hunting humans for sport has a long history, stretching back to Richard Connell's 1924 short story "The Most Dangerous Game." It's reliable grist for movies exploring the divide between rich and poor, most recently in "The Hunger Games" franchise and last year's "Ready or Not." This time, the divide is exacerbated by the left-right divide the movie itself has added.

A satirical feature film is hard to pull off and the filmmakers here have learned that a trailer for a satirical film is even harder. The balancing act is subtle for both and context is crucial.

Jonathan Swift, one of the best at poking fun at society, called satire a tricky mirror where you see what you want: "Satire is a sort of glass, wherein beholders do generally discover everybody's face but their own."

"The Hunt" is not great satire or even a great film. It's an unstylish and heavy-handed horror-thriller that turns into a revenge gore-fest as it mocks everyone with a big clumsy paw. It balks at making any grand conclusions about the state of America or how to heal our divisions, unless there's a message in the red-state character played by Gilpin cauterizing her torso wound with a high-end, blue-state kitchen torch.

Toward the end, "The Hunt" warns us to be careful not to jump to conclusions about others or believe in dark internet conspiracies. That's supremely ironic, given what happened to this film. Anyway, it's too late. These are not healthy days for satire, no matter how clownish.

Mark Kennedy is an entertainment writer and movie critic for The Associated Press. Follow him on Twitter @KennedyTwits.

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[1]Annual percentage yield (APY) accurate as of last dividend declaration date and subject to change after account is opened; advertised rate includes a 0.50% increase for an open United Rewards or Ultra Checking account with a positive balance and a 0.50% APY increase for accounts with a balance of $1,000+ as of the date dividends are paid, applicable for the first 185 days after account opening. APY dependent on balance: 0.00% APY on balance less than $1,000; 0.50% APY on balances of $1,000+; 0.70% APY on balances of $100,000+; 0.90% APY on balances of $200,000+; and 1.25% APY on balances of $500,000+. Fees may reduce earnings on the account. Withdrawals limited to six per statement period. Minimum balance to open account is $1,000. Consumer money market accounts only; business accounts not eligible. For accounts opened 1/1/2020 through 3/31/2020.

Nominate Today!

Nominate a young adult for the 2020 Michiana Forty under 40 class. The program shines the spotlight on 40 of the region's most talented and dedicated young executives, professionals and leaders who demonstrate career success and community engagement, before the age of 40.

The 2020 class will represent the 14th Michiana Forty under 40 class with 520 leaders already receiving recognition. This program is an annual collaborative effort between the South Bend Regional Chamber, Young Professionals Network South Bend and other partners in the Michiana region. Nomination deadline is March 27.

Full Criteria & Online Nomination Form

MICHIANA40.COM

SOUTH BEND REGIONAL CHAMBER
YPN SOUTH BEND young professionals network

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hp HOME & GARDEN

Refresh shower in place of remodel

Ed Del Grande
Ask the Plumber

Q I have a shower stall with good plumbing and nice tiles but the shower pipe and head is boring, worn out and outdated. Without getting into a remodeling job, what can I do to add some nice features and improve my shower? – Ted, Maine

A Sounds like you could use a refresh job on your tile shower stall.

"Refresh" means to improve your present shower setup without remodeling the tile walls or the in-wall plumbing. Basically, you can work off the shower arm connection and install a new interior shower setup.

This is possible because of updated shower column kits that anchor to the existing tile walls. A shower column kit usually includes a showerhead, hand shower and a specially finished vertical pipe column. The column can also include a diverter, sliding hand shower bracket and rain head-style setup as well.

Q I'm planning to start construction later this year on my first home. Also, for the first time in my life I plan to have a garbage disposal in my kitchen. Can you recommend a kitchen sink style that works well with a disposal? – Kim, Ohio

A A garbage disposal is all about prepping dirty dishes to be washed. However, it's tough to use the disposal if you have a single-bowl kitchen sink full of dirty dishes.

So I recommend looking into a double-bowl kitchen sink where dirty dishes go on one side and the disposal goes on the other side. This way the disposal bowl can be kept clear. There is a style called a large/medium double-bowl, which gives you one oversized bowl for dishes and one smaller bowl dedicated to the disposal.

IN BRIEF

Four Flags Garden Club meets Tuesday

NILES — The Four Flags Garden Club will meet Tuesday at the Niles Law Enforcement Complex, 1600 Silverbrook Ave.

Diana Mendelsohn will speak on "Edible Plants" at 7 p.m. Refreshments will be served starting at 6:45 p.m., and a business meeting will follow the presentation.

The public is invited to attend. For more info about the club, or to join, call 684-3427.

Conservation district plans tree, plant sale

CASSOPOLIS — The Cass County Conservation District is taking orders now through April 3 for its annual tree and plant sale.

Pick-ups will be from 3:30-7 p.m. April 16, 9 a.m.-4:30 p.m. April 17 and 9 a.m.-noon April 18 at the Cass County Council on Aging, 60525 Decatur Road.

Delivery will be available for an extra fee.

Orders will be filled on a first-come-first-served basis, and supplies may be limited. So people are encouraged to place their orders.

Among the items available will be native trees, shrubs and plants; conifers; deciduous trees; and fruit trees and plants.

For more information, or to see the full catalog, visit casscdistrict.org or call 445-8641, ext. 5.

Buy, build or fix: What's best for first-time homebuyers?

By KATE WOOD
NerdWallet (AP)

Elise Amendola / AP

A house sits for sale in North Andover, Mass.

With a limited supply of entry-level housing for sale, getting your foot in the door you want could be a challenge if you're looking to buy your first home soon.

Nearly a third of Americans who've never previously bought a home say they plan to in the next five years, according to a survey commissioned by NerdWallet and conducted online by The Harris Poll among 2,007 U.S. adults in January. Before you join the house hunt, decide which type of property best fits your goals.

Here are the pros and cons of buying a turnkey home, building a new house or renovating a fixer-upper.

Buy if you can roll with the punches

What could be the downside to a move-in-ready house? All you need to do is move. But in today's market, competition is fierce.

According to data from the National Association of Realtors, in December 2019 the inventory of homes for sale in the U.S. reached its lowest level in more than 20 years.

"You have to be ready to go yesterday," says Simone Plush, a real estate agent with Washington, D.C.-area Century 21 New Millennium. Especially for first-time homebuyers, the process can be "an emotional roller coaster."

She encourages buyers to be strategic and swift when making an offer on a turnkey home. For example, looking at homes priced slightly below your budget lets you afford a competitive bid that's over the asking price.

When you're feeling frustrated, Plush says, remember your "why" – the reason you're house hunting in the first place. Reconnecting to your desire to have a backyard for your kids, for example, can help you maintain momentum.

Build if you want to call the shots

New construction might sound intimidating and time-consuming, but unless you're starting from scratch with an architect and a piece of land, it can be surprisingly straightforward and speedy.

"In many of our communities, home buyers have the option to purchase a quick move-in home," one that will be ready within 30 to 90 days, said Jessica Hansen, vice president of communications for Arlington, Texas-based homebuilders D.R. Horton.

Time frames can vary by builder and demand.

Jeff Mezger, president and CEO of Los Angeles-based builder KB Home, says his company averages three to four months from breaking ground to move-in day.

The average home search takes about 10 weeks, according to a 2019 NAR survey, followed by several more weeks to close and get the keys.

In the same survey, the most-cited reason homebuyers gave for purchasing new construction was to avoid renovations or problems with mechanical systems. Both these builders, like many others, offer home warranties, protection that buyers of existing homes may have to purchase for themselves.

"When you close on a used home, you're on your own if something goes wrong," Mezger says. "With a new home, you still have that relationship with us."

But these conveniences come at a cost: In the NAR survey, those who bought new construction paid a median price $85,000 more than those who purchased a previously owned property.

Feasibility may also depend on where you live. In an urban area or well-established suburb, building new may be difficult without paying to tear down an existing structure. In rural areas, there's plenty of land, but starting from the ground up outside a development may mean extra costs for securing access to water, electricity and more.

Fix if location's a must

Renovating a fixer-upper is tougher than it looks on TV, but if the house has good bones, you could snag an affordable home in your ideal neighborhood.

The NAR survey shows 26 percent of first-time home buyers said they compromised on condition to buy a home. Condition issues are unsurprising as the nation's housing stock ages.

According to Harvard University's Joint Center for Housing Studies, as of 2019 nearly 80 percent of American homes were at least 20 years old, and 40 percent were at least 50.

"First-time homebuyers should not be shy about houses that have good mechanical and structural components that are just ugly," says David Pekel, a former contractor who's now CEO of the National Association of the Remodeling Industry. "You can fix ugly."

Pekel recommends working with an experienced home inspector to determine what needs to be addressed. A contractor can delineate the scope of work and potential cost. Pekel says most will charge a consultation fee that's refunded if they're hired.

Finding your financing

Whether you choose to buy, build or fix, there are various financing options. In addition to conventional mortgages and standard government-backed loans, there are construction loans and renovation loans suited for borrowers financing new construction or remodeling.

A lender that offers loan products for the kind of property you want can guide you through your choices.

HOUSE OF THE WEEK

Country charm with a contemporary layout

This cottage features impressive porches in front and back, giving you tons of room to enjoy the warmer seasons. Inside, the open layout feels fresh and contemporary.

We like the kitchen's big island, which opens to the living room and breakfast area. Everything has a place in the handy mudroom just off the two-car garage. Also, check out that large master closet.

To build this home, order a complete set of construction documents by calling 866-228-0193 or visit www.ePlans.com/collection/house-of-the-week. Enter the design number to locate the plan and view more images and details.

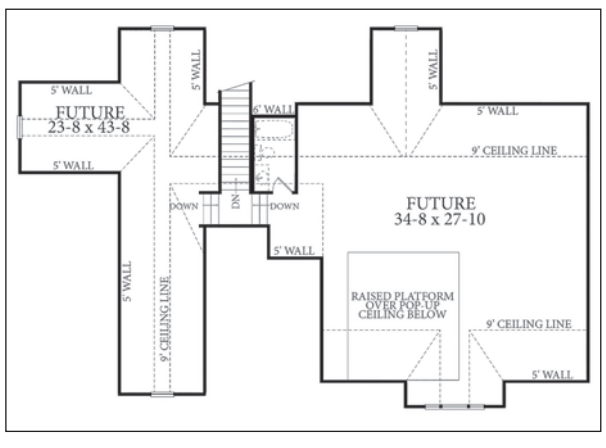
Visit the website to view previously featured plans, browse other specialty collections or search to find exactly what you want from more than 28,000 home designs. Most plans can be customized.

– www.ePlans.com

Design number: 406-9656
Bedrooms: 4
Baths: 2
Square footage: 2,480
Bonus space: 1,957 square feet
Dimensions: 72-feet-10-inches by 69-feet-8-inches
Framing: 2-by-4

Photo provided / www.ePlans.com

Wood siding, elongated windows and an inviting front porch deliver country curb appeal to this farmhouse design. See more images online at www.ePlans.com/collection/house-of-the-week.



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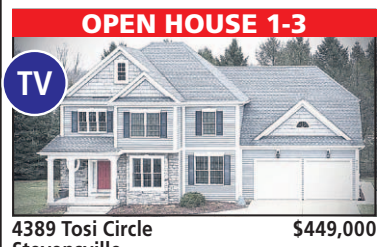
OPEN HOUSE 1-3



4389 Tosi Circle **$449,000**
Stevensville
- 4 BR, 2 Full BA, 2 Half BA, 2,620 SF
- Immediately Fall in Love with this Meticulous Home
- The Living Spaces are Tastefully Decorated
- Newly Renovated Ensuite and Large Walk-In Closet
- Newly Constructed Family and Rec.Room Downstairs

cressyeverett.com/20007168
Lisa Katowich
269-921-2446

OPEN HOUSE 2-4

1303 Lawndale Ave. **$160,000**
Niles
- 3 BR, 2 BA 1,298 SF
- Beautiful All-Brick Ranch
- Well Maintained and Sits on a Corner Lot
- Hardwoods Floors Throughout
- Custom Amish Cabinets in the Kitchen

cressyeverett.com/20007623
Phyllis Palmer
269-985-3180

NEW LISTING

52483 Joy Drive **$375,000**
Dowagiac
- 5 BR, 3 BA 2,345 SF
- Spectacular Priest Lake Waterfront Home
- Open Floor Plan, Floor-to-Ceiling Windows
- Spacious Living Room has Cathedral Ceilings
- Wood Floors, a Fireplace, and an Open Staircase

cressyeverett.com/20008102
Dave Springsteen
269-462-2500

NEW LISTING

1543 Lupine Drive **$420,000**
St. Joseph
- 4 BR, 2.5 BA 3,014 SF
- Inviting Yard Provides a Beautiful Flora, Shady Nooks
- A Pond with Waterfall and Areas for Raised Gardening
- Mahogany and South American Chestnut Floors
- Granite Tops with Large Country Sink

cressyeverett.com/20008787
Shawn Ashley
269-845-2317

NEW LISTING

401 Fairfield Drive **$169,900**
Dowagiac
- 3 BR, 1.5 BA 1,367 SF
- Spacious Brick Ranch Home with Many Updates
- Kitchen Features Wide Plank Vinyl Wood Flooring
- Rustic Soft Close Birch Cabinets
- Granite Look Countertops, and a Large Pantry

cressyeverett.com/20008569
Jude Murray
630-280-0077

NEW LISTING

19340 Three Oaks Road **$168,500**
Bridgman **A REHABBER'S DELIGHT**
- 4 BR, 1 BA 1,948 SF
- Historic Craftsman Style Farm House on Over 1 Acre
- A Beautiful Wood Staircase
- Inlayed Wood Floors, a Bay Window in Dining Area
- An Eat-In Farmhouse Kitchen with a Pantry

cressyeverett.com/20008194
Jerry Olson
269-484-4578

NEW LISTING

67420 Territorial Road **$749,900**
Lawrence
- 3 BR, 2.5 BA 3,362 SF
- On All-Sport Christie Lake
- Historic, Craftsman Style Stone Home
- 2 Cottages and a Pool Barn
- Stamped Concrete Patio Overlooks the Entire Lake

cressyeverett.com/20008239
Dave Springsteen
269-462-2500

NEW LISTING

6211 Whitetail Court **$425,000**
Berrien Springs
- 4 BR, 3.5 BA 2,440 SF
- Tucked Away in the Woods on Long Lake
- Well Maintained and Beautifully Landscaped
- Enjoy the Screened Porch, Deck and Pool
- Enjoy Four Fireplaces and Coppered Ceilings

cressyeverett.com/20008385
Shawn Ashley
269-845-2317

NEW LISTING

5340 Notre Dame Avenue #72 **$135,000**
Stevensville
- 2 BR, 1 BA 950 SF
- Lake Michigan Access
- Amazing Investment/Vacation Property
- Rent Out the Perks, Enjoy for Yourself
- Walk the Beaches, Climb the Dunes

cressyeverett.com/20008992
Alison Plaisier
773-680-2509

9279 Hillcrest Drive **$398,500**
Bridgman
- 3 BR, 2.5 BA 1,344 SF
- Dunewood Retreat with Private Beach Rights
- Beautiful Views from Every Room
- Vaulted, Beamed Ceilings with Skylights
- Open Floor Plan, Fireplace & 3-Season Room

cressyeverett.com/20006910
Jerry Olson
269-484-4578

2727 S Lakeshore Dr, Unit C11 **$195,000**
St. Joseph
- 2 BR, 2.5 BA 1,472 SF
- Welcome Home to Chateau
- Enjoy Worry-Free Condo Living
- Open Dining Area and Main Floor Laundry
- Large Living Room with Built-Ins and a Fireplace

cressyeverett.com/20007172
Dave Springsteen
269-462-2500

61257 Cass Road **$220,000**
Cassopolis
- 3 BR, 2 BA 1,344 SF
- Ranch Home with Diamond Lake Access
- Renovated Kitchen with Granite Counter Tops
- Cherry Cabinets and New Laminate Wood Flooring
- Great Patio Area for Entertaining

cressyeverett.com/20007392
Shawn Ashley
269-845-2317

1826 Niles Buchanan **$168,000**
Niles
- 4 BR, 3 BA 2,009 SF
- Beautiful, Spacious and Move In Ready
- Beautiful Wood Flooring Throughout
- A Fireplace in the Living Room
- Great Main Floor Laundry

cressyeverett.com/20007621
Shawn Ashley
269-845-2317

21281 Redfield St. **$159,900**
Edwardsburg
- 3 BR, 2 BA, 1,152 SF
- Newer Country Ranch on Almost an Acre Lot
- Large Kitchen with Snack Bar and Dining Area
- Convenient Main Floor Laundry
- Large 2-Car Garage

cressyeverett.com/20007511
Dave Springsteen
269-462-2500

4716 Dogwood Drive **$185,000**
Berrien Springs
- 5 BR, 3 BA 1,221 SF
- Live Close to Andrews University
- Cook up a Feast in this Large Kitchen
- Ample Pantry Space Boasting Slide Out Drawers
- Quality Oak Cabinets

cressyeverett.com/20004641
Shawn Ashley
269-845-2317

CONTACT US TODAY

Miles Ashley	269-277-2754	Jude Murray	630-280-0077	Ben Stephen	269-208-9076
Shawn Ashley	269-845-2317	Jerry Olson	269-484-4578	Chip Steffey	269-449-4503
Michael Barber	269-449-6939	Maggie Olson	269-612-1350	Linnea Strunk	269-605-9063
Tamra Curtis	352-209-3681	Phyllis M. Palmer	269-985-3180	Levi Sturm	269-277-8446
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These and other homes can be seen on
Cressy & Everett's Home Show
Sunday 10am on WNDU

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If it's for sale, it's at cressyeverett.com

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NEW LISTING

1360 WHITNEY, Benton Harbor
- COMPLETELY RENOVATED
- Cute 2 BR ready to move right in!
- Many renovations from floor to new roof
- Benton Twp, near Orchards Mall
- $48,500 (#20008908)
- Call Debb Busch 269-849-0974

ELVERN DR., Benton Harbor
- INVESTORS!!
- Three 2-3 BR homes in Benton Twp
- Full basement; detached garage
- $55,900 each OR
- GROUP DISCOUNT AVAILABLE
- Call Phil Medo 269-449-7325

2620 S. CLEVELAND AVE., St. Joseph
- PRICE JUST REDUCED
- 11,488 SF EXECUTIVE OFFICE BLDG
- Great investment property w/good cash flow
- 95% occupancy; 12% cap rate
- 2-ACRE SITE in south St. Joe
- NOW $339,000 (#17001436)
- Call Loren Gerber for details 269-921-0754

7720 WRIGHT RD., Niles
- NURSING HOME ON 2.34 ACRES
- Berrien Township
- Includes attached 2 BR care-taker home
- Large garage
- Nice country setting
- $250,000 (#20007786)
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

3877 EVERGREEN LANE, Benton Harbor
- SPACIOUS 4 BR, 3 bath home in Hagar Twp
- Over 2900 SF living space
- Brick fireplace in family rm
- Main floor laundry
- 2.75 ACRES
- $329,900 (#19054456)
- Call Dick Donnellan 269-921-0023

5421 FAIRVIEW, Stevensville
- ELEGANT beautiful 4 BR home in the Village
- Over 4,000 SF living space
- New wood floors & many custom features
- 3-CAR garage
- Gorgeous 1-ACRE wooded private lot
- $429,700 (#19033753)
- Call Julie Moneta 269-325-3015

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- 2,630 Square Feet
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- 3,092/SF
- Gourmet Kitchen
- Oak Floors
- Attached 2-Car Garage
- $519,000
- MLS#19041142

FISKARS PROPERTIES, INC.

OPEN HOUSE

Sunday, March 15th | 12:30PM - 2:30PM

2325 Forest Hills Lane
St. Joseph, MI 49085

4 BD, 3.5 BA. Custom built, one owner on 4.7 acres in Woodland Hills Estates. Distinctive floor plan w/wood floors, soaring ceilings, & large collection of windows providing natural light. Spacious kitchen w/eating area, pantry & adjacent 4 seasons RM overlooking private backyard. Family RM off kitchen w/gas fireplace, BR divided on each side of home. Master suite complete w/large walk-in closet & spacious master bath w/walk-in shower. LL w/BR plumbing completed and walk-in cedar closet. **$535,000. MLS: 20007584**

Hosted By:
Cathy Kreter, REALTOR®
Cell: (269) 317-7735
ckreter@jaquarealtors.com

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Lake Michigan Shoreline Office

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Show Pigs

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COME EARLY (4-5PM CST) TO VIEW AND PLACE BIDS ON THE BOARD.

FINAL BIDDING STARTS AT 7:00PM CST

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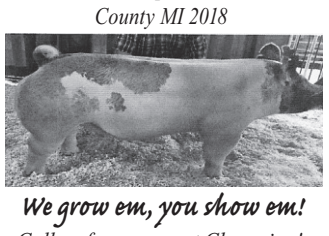

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NOTICE

THE FIRM IDENTIFIED BELOW WAS FOUND TO BE IN SIGNIFICANT NONCOMPLIANCE WITH THE REQUIREMENTS OF 40 CFR PART 403 (GENERAL PRETREATMENT REGULATIONS) DURING THE PERIOD OF JANUARY 1, 2019 THROUGH DECEMBER 31, 2019.

HOFFMANN DIE CAST CORPORATION, 229 KERTH ST., ST. JOSEPH, MI

APPROPRIATE ACTION HAS BEEN TAKEN BY THE JOINT BOARD OF COMMISSIONERS OF THE BENTON HARBOR – ST. JOSEPH JOINT WASTEWATER TREATMENT PLANT TO GAIN COMPLIANCE WITH THE REFERENCED PRETREATMENT REGULATIONS.

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White Space Sells

LEGALS

Lebenbom & Rothman, P.C
Attorney:
Michael J. Lebenbom P48775
2701 Troy Center Drive, Suite 450
Troy, MI 48084
248-362-9699

Petitioner:
Althea Rapaich on behalf of West Woods of Bridgman
9935 Red Arrow Highway
Bridgman, MI 49106
269-465-3017

STATE OF MICHIGAN PROBATE COURT COUNTY OF BERRIEN

PUBLICATION OF NOTICE OF HEARING FILE NO. 2020-0191-CA-R

In the matter of: JoAnne Madison

TO ALL INTERESTED PERSONS including: Adult children of JoAnne Madison and Children of JoAnne Helen Madison deceased children, whose addresses is/are unknown and whose interest in the matter may be barred or affected by the following:
TAKE NOTICE: A hearing will be held on April 14, 2020 at 9:00 a.m. at 811 Port Street, St. Joseph, MI 49085 before Judge Brian S. Berger P34678 for the following purpose: Petition for Appointment of Conservator

Lebenbom & Rothman, P.C.
Michael J. Lebenbom P48775
2701 Troy Center Drive, Suite 450
Troy, MI 48084
248.362.9699

Petitioner name:
Whitney Southworth on behlaf of West Woods of Brisgman
9935 Red Arrow Highway
Bridgman, MI 49106
269.465.3017

ANNOUNCEMENTS

SPECIAL NOTICE

Berrien County, MI
Hi, I am interested in finding descendants of James A Johnson born 1828 in NY and passed away in 1901 in Stevensville, Berrien County, Michigan.
His children were Ella, Franklin, Charles and Jennie.
If you have any pictures or family information to share please contact me at sharon.wingler@yahoo.com.
Thank you, Sharon

It's Time to retire!
Catch-Um Lake Bait Shop, fishing ponds and campground will not re-open on April 1st, and will remain closed. Thank you to all my customers for your business and loyalty for the past 35 years.

EMPLOYMENT

GENERAL HELP

Stevensville, MI

POOL GUYS

$20/Hour - Crew Leaders
$14/Hour - Helpers
Driver's License Required
Sensationalhottubs@att.net

GENERAL HELP

Michigan City

Arby's - Michigan City looking for experienced GM. Hands on, energetic, ambitious, outgoing individual with knowledge in inventory control, training, food cost, scheduling and at least 2 years restaurant mgmt experience. Email resume with salary requirements to arbys204.in@gmail.com

Michigan City, IN. RPS Imaging, a radiology supply & service company located out of Michigan City, currently has an open position for a part-time (16 hours per week) delivery driver who may also be asked to assist with basic maintenance in our warehouse. Requirements:
- For-hire endorsement or CDL
- Clean driving record
- Pass DOT physical & drug screen
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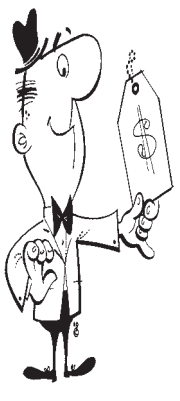

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LEGALS

STATE OF MICHIGAN PROBATE COURT COUNTY OF BERRIEN

PUBLICATION OF NOTICE OF HEARING

FILE NO. 2020-0190-GA-R

In the matter of: JoAnne Madison

TO ALL INTERESTED PERSONS including: Adult children of JoAnne Helen Madison and Siblings of Joanne Helen Madison whose addresses is/are unknown and whose interest in the matter may be barred or affected by the following:
TAKE NOTICE A hearing will be held on April 14, 2020 at 9:00 a.m. at 811 Port Street, St. Joseph, MI 49085 before Judge Brian S. Berger P34678 for the following purpose: Petition for Appointment of Guardian

MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT
P.O. Box 30017, 525 West Allegan, 6th Floor
Lansing, Michigan 48909

NOTICE
Restriction of Use 2,4-D or MCPA in Grape Growing Areas
In accordance with Act No. 6 of the Public Acts of 1959, as amended, notice is hereby given that orders heretofore issued on April 16, 1963, subsequent to public hearings and publication, shall continue in effect during the period from May 1 to October 1, 2020, unless a petition for modification or revision of the order, signed by 10 or more grape growers or 50 or more persons not grape growers in the affected area, is filed with the Director of Agriculture on or before April 15. The grape growing areas affected by the orders are described as follows:
Order No. 1
All of Antwerp, Paw Paw, and Porter Townships; Sections 11,12,13,14,22,23,24,25,26,27,28,29,30,31,32,33,34,35, and 36, Waverly Township; Sections 1,2,3,10,11,12,13,14,15,22,23,24,25,26, and 36, Lawrence Township; Sections 1,2,3,4,8,9,10,11,12,13,4,15,16,17,18,21,22,23,24,25,26,27,28,33,34,35 and 36, Decatur Township; Sections 1,2,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35, and 36, Almena Township; and Sections 24 and 25, Hamilton Township, Van Buren County, Michigan; all of Texas Township; and Sections 3,4,5,6,7,8,9,10,11,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34, and 35, Oshtemo Township; Kalamazoo County, Michigan.
Order No. 2
All of the land contained in Hagar, Benton, Bainbridge, Coloma, Watervliet, Sodus, Pipestone, Berrien, Oronoko, Royalton, St. Joseph, Lincoln, Lake, Baroda, and Chikaming Townships; Sections 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32, and 33, Weesaw Township; Sections 1,2,3,4,5,6,8, and 24, Buchanan Township; Sections 2,3,4,5,6,7,8,9,10,11,14,15,16,17, and 18, Niles Township, Berrien County; Sections 6,7,18,19,30, and 31, Pokagon Township; Section 5, 6,7,8,17, and 18, Silver Creek Township; Cass County; Sections 4,5,6,7,8,9,10,11,14,15,16,17,18,19,20,21,22,23, 26,27,28,29,30,31,32,33,34, and 35, Covert Township; and Section 36 West of Covert Township; Van Buren County; all part of the State of Michigan.
It is ordered that pursuant to the authority granted the Director of Agriculture by Act No. 6 of the Public Acts of 1959, as amended, any and all persons shall cease and desist from the use of the volatile ester forms of 2,4-D and MCPA within the above described areas during the period of May 1 to October 1, 2020, and that the amine forms of 2,4-D and MCPA be applied at sprayer pressures not to exceed forty pounds and that sprayer booms be operated over crops at a height not greater than 25 inches.
Gary McDowell, Director
March 2, 2020

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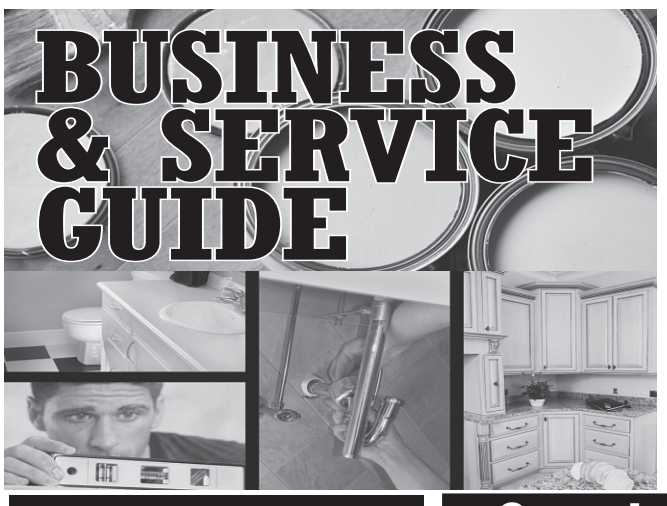

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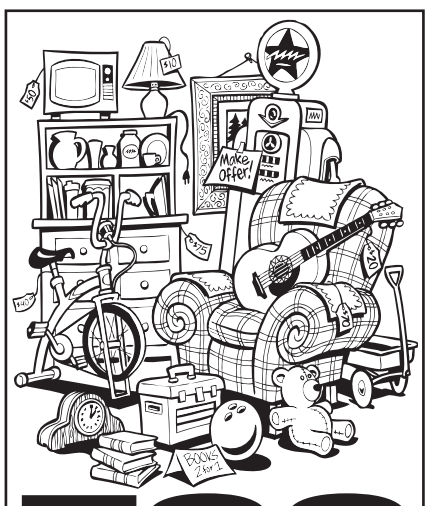

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CROSSWORD

Crossword Answers E5

Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis

"NO RHYME, NO REASON"
By PAM AMICK KLAWITTER

ACROSS
1 Just one of the fam
4 Quayle successor
8 Part of PBR
13 Brazilian dances
19 1881 face-off spot
21 "... only God can make __": Kilmer
22 How some bills are paid
23 Costuming choice for a "Cats" performance?
25 Move to protect a king
26 Put away
27 Mag. edition
28 "Hulk" director Lee
29 Retired flier, briefly
30 Fair-hiring abbr.
31 Narrow inlets
33 Crowded subway metaphor
36 Prince in "Frozen"
37 Proctor's nightmare?
41 Tree surgeon's challenge?
44 Just right
45 Yucatán's yesterday
47 Reeves of "Point Break"
48 Self-descriptive adjective
49 Prof's assistants
51 One skilled at squandering?
57 "Mamma Mia!" song
58 See 87-Down
59 Midori in a rink
60 Brother of Macaulay and Rory
61 Like each succeeding eye chart line
63 Butterflies
66 Broad bean
67 Fathered, biblically
70 Sweeping thoroughfare?
72 Mont Blanc's range, to its west
73 News source, perhaps
74 Pool slip-up
75 Author of kids' Busytown books
77 Showing faith in
79 Bit of animation
80 "We're gonna be late!"
81 Utter
84 Expert on current energy options?
88 Classic ending?
89 "Mi __ es tu __"
90 Wide receiver Don who played in five Super Bowls
91 Shanghai money
93 Part of a Norwegian-sounding ice cream name
95 Dud of a car that Stephen King might write about?
100 Chophouse bandit?
102 All over
103 Lasagna layer
105 More than half
106 H.S. dropout's goal
107 Small shot
109 Piece of TNT?
110 First lady Hoover
112 Garlicky spread
116 "Aladdin" backdrop
118 Lazy son, vis-à-vis his lazy dad?
121 They bite
122 Sleep disorder
123 Fib
124 Prominent Syrian family
125 Bette's "Divine" nickname
126 Editor's backpedaling
127 Self starter?

DOWN
1 What's underfoot?
2 DIY furniture brand
3 Robbie Coltrane, e.g.
4 Curling stone
5 Hockey great
6 Salad slice
7 Some annexes
8 Kung __ chicken
9 Rose oil
10 1971 Peace Prize awardee
11 Golfer Garcia
12 Talks acronym
13 Unleashes (on)
14 Med school subj.
15 Mic wielders
16 Flat-bottomed boat
17 Comparable in distance
18 "Blimey!" cousin
20 Run or work
24 English homework
29 Rocker Bob
32 Blackjack holding
34 "Up and __!"
35 Zap in the kitchen
36 Indoor buzzer?
37 Sporty muscle cars
38 Milk Dud rival
39 "CSI" actor George
40 Egg-hunt holidays
42 Sells aggressively
43 __ B'rith
46 Deluge result, perhaps
50 The best one is airtight
52 Ending for hip
53 Bilbao bulls
54 Con game, say
55 Roof edge
56 Genetic strands
58 Trace
61 "Brava!"
62 Cookbook author DiSpirito
64 Protective shot
65 Dutch wheels
67 Diner menu staples
68 MIT Chapel designer Saarinen
69 Caesar's France
71 Writer of really old stories?
72 Valiant's son
74 German wine region
76 Abstract expressionist Mark
78 Chihuahua choo-choo
81 Stuffing stuff
82 Well offshore
83 Reb's rival
85 Transmitting truckers
86 Sphere opener
87 With 58-Across, area with severely declining industry
89 Bar in Baja
92 Dickens title starter
94 Verbal attack
95 First European to sail to India
96 Juarez winter months
97 Gold and silver
98 Well-armed swimmers?
99 Shutout feature
101 Good luck charm
104 Fork "fingers"
107 Frequent flier
108 Singer Lance, or the part he sang with *NSYNC
111 Leftover scraps
113 Check out creepily
114 Island chains
115 Ticks off
117 Barnyard bleat
118 Thanksgiving tuber
119 Whale group
120 World Cup cry

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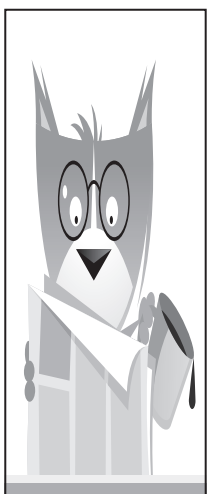

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PMG IN-MI NEWSPAPERS

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Cars know when it's time for an oil change

DEAR CAR TALK: I have a Chrysler 200 that is new enough to keep me informed of how much oil life remains. Can I trust it?

It's been 6,000 (easy) miles and 15 months since my last oil change (synthetic), and my car is saying that 25 percent of the oil's life is left. I'm inclined to believe it since I think automakers are overly conservative regarding oil change intervals.

Should I change the oil when the car says 5 percent left? Ten percent? Or do you recommend a mileage or time interval? – Jeff

DEAR JEFF: I'd trust it. If we just do an "order of magnitude" check, synthetic oil can easily last 7,500 to 10,000 miles before needing to be changed.

Ray Magliozzi
Car Talk

So if you've gone 6,000 miles and have 25 percent left, you're on track for an oil change at 8,000 miles. That's right on target.

In case you're interested, the oil life monitor in your car is not actually "testing" your oil. It's not taking a sample and sending it out to the lab while you sleep, dreaming about a new Honda. The oil life monitor is measuring the conditions that affect the life of your oil.

It plugs them into an algorithm and constantly produces an estimate of how much longer your oil should last. From the car's computer, it collects information on things like the number of starts (individual trips), the engine temperature variations (driving conditions), and the number of miles you drive.

Over the years, engineers have created algorithms that are pretty darned accurate in predicting when your oil is spent. Remember, they have incentive to make sure you change your oil on time. If they're wrong, and you're under warranty, they could owe you an engine.

I'd say when you get down to 10 percent, it's time to make an appointment for an oil change. It's not an emergency at that point. Your oil is still fine. But it's like getting down to an eighth of a tank of gas; you want to know where a gas station is at that point.

DEAR CAR TALK: The owner's manual for our 2015 Toyota Camry recommends a tire pressure of 35 psi.

I check the pressure monthly, and there may be a loss of one to two psi on a couple of tires. I crank up the compressor and after a few tries, I finally get exactly that one psi in there.

In the process of adding air, I'll sometimes go over by half a psi or one psi, which I then bleed off.

Do I need to do that? What's the acceptable range for over and under inflation of tires? – Jay

DEAR JAY: No, you don't need to do that.

Tire inflation is not brain surgery. With tire inflation, you can muck around and get close enough, and still live a full and happy life. Of the two ways to miss your mark, underinflating your tires is the bigger danger.

You probably remember the Ford Explorer/Firestone debacle from the turn of the century. Firestone made tires for the Explorer that, when underinflated and subject to lots of heat, like on Texas highways, basically fell apart and led to high speed rollovers.

While the quality of those tires themselves certainly played a role in the epidemic, all tires can be vulnerable when they're underinflated.

Underinflated tires put a larger rubber contact patch on the road, create more friction, and therefore run hotter. And heat can cause the tire's belts to separate and come apart.

Out of that whole Ford/Firestone disaster came a new safety feature called "Tire Pressure Monitoring Systems" or TPMS. Now every tire has its own built-in gauge and a way to communicate with the car's computer. And if the pressure in any tire drops about 10 percent below its recommended level, an idiot light on your dashboard comes on.

So, on the bottom end, 10 percent is your lower limit. If your Camry recommends 35 psi, 31.5 psi would be the absolute lowest you'd want to let it go before adding air.

You have more flexibility on the upper end. As long as you stay below the maximum tire pressure listed on the tire's sidewall (which is different from the recommended pressure), you can overinflate your tires by 10 percent or even more without too much concern.

For instance, if 35 psi is recommended, and the maximum safe pressure listed on your sidewall is 44 psi, you can safely put 38 or 40 psi in your tires.

You can even go to 44 psi. You'll experience a harder ride, and you may have welts on your head from hitting the roof when you go over bumps, but you won't be creating a blowout danger. You may even experience sharper cornering and increased fuel economy, too.

But the emergency room copayments for the welts will probably wipe out any gas savings.

So, the bottom line is that when filling your tires, the recommended tire pressure is the best compromise between handling, comfort, fuel economy and safety. But it's certainly fine to go over the recommended inflation by a psi or two. And going over is always better than going under.

Got a question about cars? Write to Ray Magliozzi in care of King Features, 628 Virginia Drive, Orlando, FL 32803, or email him by visiting the Car Talk website: www.cartalk.com.

PSA and FCA are engaged: Will the automotive marriage succeed?

Dar Davis

Call me a survivor. I've been a Chrysler Corporation/Mopar fan forever. My 10 years older brother Jim liked Ford, my 7 years older brother Frank liked Chevy. So naturally little brother Dar liked what was left, Chrysler Corporation. I've never regretted having an allegiance with Chrysler, but admittedly there were times on too many occasions when I wondered if the uniquely American automaker would make it through a tough financial patch. Like in the early 1960s when some really bad decisions on both styling direction and size (I'm looking at you 1962 Plymouth and Dodge) caused a severe sales slide. Then we all probably recall the late '70s financial swoon when newly appointed CEO Lee Iacocca had to go hat-in-hand to U.S. Congress for a big loan. Remember the K-car?

It really got dicey in the 2000s when what had become the DaimlerChrysler corporation split up and Chrysler was owned briefly by an equity company until bankruptcy was filed in 2009. That's when the last turnaround took place and what became the Fiat Chrysler Automobiles US LLC (FCA) was created. Happily for this Mopar fan, the ensuing 10 or 11 years have been successful and almost stress-free.

But now I'm holding my breath again. What's left of the old Chrysler Corporation – FCA – is now in the process of merging with a European automaker. Late last year it was announced that PSA Groupe, a French automaker of the Peugeot and Citroen brands, has reached a tentative agreement with FCA to create one of the top five largest makers of autos in the world, right up there with the likes of VW, Toyota, Renault/Nissan/Mitsubishi, Hyundai/Kia and GM. Since the announcement of the PSA/FCA merger news story out of Rueil–Malmaison, France and Auburn Hills, Mich., I've been watching closely – and with some trepidation – as the talks progress and the rumor mill swirls with comments about how the final combined automaker will look like. So far it doesn't have a name but the initial agreement notes that PSA top guy Carlos Tavares will take over the CEO top spot, and FCA's John Elkann will remain as chairman. FCA's CEO Mike Manly has yet to be assigned a senior position, but it is expected.

Thankfully the pundits in the automobile field have expressed mostly positive opinions about the merger. It appears the two automakers make a good fit with little overlap in competing products. PSA is strong in small cars and vans in Europe, FCA is strong in trucks and sport utility vehicles here in the States. Presently, PSA has no dealerships in the U.S., since they abandoned the U.S. market back in the early '90s. The French automaker did announce many months back that the company was planning to return to North America and has even set up an office here. Obviously, merging with FCA, with all of its thousands of dealerships, helps with PSA's plans to reemerge as a strong participating automaker here.

I'll be watching what Tavares does in the next year or two. It will be quite a challenge for him to oversee the creation of a newly minted automaker made up of many parts and try to make it a big success. It may be especially challenging in an industry that appears to be entering a period of softening sales. For obvious reasons I hope the new automaker's name has the word Chrysler in it (doubtful), and I hope a way can be found to return Walter P's namesake Chrysler brand into a successful automotive enterprise. Presently Chrysler is offered in only two models: the ancient 300 sedan and the minivan Pacifica/Voyager.

PSA CEO Tavares, who is quite a car guy and has a little gasoline in his veins (he enjoys time on the track in race cars), stated at the time of the merger announcement that he has no intention of dropping any of the auto nameplates (16 or so, more on that later). He seemed convinced that a way can be found to keep them all. I liked hearing those sentiments, but I'm very suspicious and not too hopeful.

Photos provided / FCA Media Industry

Industry observers are mostly in agreement that the upcoming marriage of PSA and FCA shows great promise. Fiat is strong in Europe with small cars (shown is a 2020 Fiat 500X crossover) and utility vans, FCA has great truck and sport utility strengths in the U.S. Combining the two automakers will encourage great cost-saving opportunities and create the fourth largest automaker on the globe.

With the impending merger between Fiat Chrysler and France's PSA Groupe (Peugeot / Citroen) moving forward with a completion date later this year, many wonder whether Chrysler as a brand can survive. Presently offering only two vehicles (the aging 300 and the Pacifica minivan) sales of the once-proud brand are not robust.

I recall very clearly how hard it was for GM to compete successfully with its seven or eight brands back in the day. It's why the U.S. government, when it bailed out bankrupt GM in 2009, insisted that the Pontiac, Hummer, Saturn and Saab be put on the chopping block. Even after 10 years, with just the four remaining divisions (Chevrolet, Buick, GMC and Cadillac) it may be one or two too many.

PSA's product portfolio bulges with five brands including Peugeot, Citroen, DS, Opel and Vauxhall, and FCA is weighed down with nine offerings including Fiat, Maserati, Alfa Romeo, Lancia, Abarth, Fiat Professional, Chrysler, Dodge, Jeep, Mopar and Ram. Not sure if SRT is considered a "brand." I don't have any particular attachment to some of the Euro brands like Lancia, Alfa Romeo and Maserati that are struggling, but I'd sure hate to see Chrysler and Dodge, two long-time American brands, fade away.

At the merger press conference Tavares tried to make a convincing argument that he feels all the brands are valuable and efforts will be made to keep and grow them. I'm hoping his plans work successfully for Dodge, and especially for Chrysler. The Dodge brand, by pushing extreme performance, is keeping Charger and Challenger sales fairly robust, but Chrysler is slowly sliding into oblivion. It's hard to sell a bunch of big-sized sedans in a truck-crazy market when the "bones" of the car goes all the way back to 2004 and is based on the then Mercedes-Benz E–class. I hope PSA's luxury brand DS doesn't become the lone healthy high end offering from the new company.

PSA Groupe's Peugeot has a fine reputation. It entered the U.S. market in 1958 and sold fairly well earning itself a solid reputation, especially the sedans and wagons with the diesel engine. With fading sales the French company departed America's shores in 1991. Plans have been underfoot for Peugeot to return to our car market by 2026. It would seem that a merger with FCA is a smart move and that an automaker with some Chrysler "bones" will remain a major player here in the U.S. Only now it will have hints of both an Italian and French accent.

■ Trivia answer: Short for "Chrysler Motor Parts," Mopar became a company brand starting in 1937. Today Mopar parts are original equipment manufactured parts for FCA US LLC vehicles.

Dar Davis founded the Lake Bluff Concours and chaired the event for many years. He has been writing this column since 1999. He can be reached at drd43@sbcglobal.net.

Trivia question

How did Chrysler Corporation's Mopar get its name?

A Short for "Chrysler Motor Parts," Mopar became a company brand starting in 1937. Today Mopar parts are original equipment manufactured parts for FCA US LLC vehicles.

BEHIND THE WHEEL

Three extra-small crossover SUVs

By RYAN ZUMMALLEN
Edmunds (AP)

Extra-small crossover SUVs make up the fastest-growing class in the automotive industry over the past five years, according to Edmunds data. The segment surpassed the 1 million mark in number of vehicles sold for the first time in 2019.

Consumers are increasingly attracted to these models because they're less expensive than popular small crossover SUVs such as the Honda CR-V and Toyota RAV4 but still offer drivers more cargo storage space and a higher seating height than a typical sedan.

Buying an extra-small crossover SUV is not without drawbacks. They typically cost a few thousand dollars more than similarly sized sedans and get lower fuel economy on average. They also sometimes lack features found on bigger crossover SUVs, such as all-wheel drive or power rear liftgates.

Still, if you're going the SUV route, these smaller models can be an appealing choice.

These are three worthy picks for an extra-small crossover SUV, as selected by our experts. All prices below include the destination charge.

2020 Hyundai Kona

STARTING MANUFACTURER'S SUGGESTED RETAIL PRICE: $21,420

EPA-ESTIMATED FUEL ECONOMY: 27-30 mpg combined

The best extra-small crossover SUVs take the sharper driving characteristics of a sedan and add utility. Hyundai Kona is a prime example of this formula done right.

Fitted with its optional turbocharged engine, the Kona is surprisingly quick to accelerate. It's also nimble when going around turns.

Every Kona comes with features that aren't always standard for this class, such as Apple CarPlay and Android Auto smartphone integration.

The Kona doesn't have as much rear legroom or cargo room as some of its rivals, but on the whole it's a great choice.

2020 Buick Encore

STARTING MSRP: $24,195

EPA-ESTIMATED FUEL ECONOMY: 26-31 mpg combined

The Buick Encore is a slightly altered version of the Chevrolet Trax. The two vehicles share their engine and most of their underpinnings.

The Encore has several key features that set it apart, though, and only commands a small price premium. That upscale yet affordable feel is enough to earn a recommendation from our experts.

The biggest difference is the enhanced interior. The Encore uses higher-quality cabin materials and more sound-deadening techniques to block out wind and road noise.

You'll have to accept sluggish acceleration and limited cargo space, but otherwise the Encore is a smart small SUV choice.

2020 Honda HR-V

STARTING MSRP: $21,940

EPA-ESTIMATED FUEL ECONOMY: 28-30 mpg combined

If you're finding that other extra-small crossover SUVs don't provide enough room for passengers and cargo, the Honda HR-V could be the way to go. Its back seat is roomier than the norm, and we've found that adults can be fairly comfortable when seated there.

It also has special folding seats that allow you to carry long or oddly shaped items that wouldn't fit in one of its rival crossovers.

Downsides include a somewhat loud and underpowered engine and a touchscreen infotainment system that can be overly distracting to use while driving. But overall the HR-V is priced right, and it's practical and strong in all the areas a pint-sized crossover should be.

Answer To Today's Puzzle

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3/15/20

HOROSCOPE

By EUGENIA LAST

SATURDAY, MARCH 14

If you live by the rules and execute your plans methodically, the rewards you want will be delivered. It's up to you to call the shots and to stifle interference. Play it safe, stick to what you know and enjoy the ride.

PISCES (Feb. 20-March 20) Don't let distress take the reins when you should ignore what others do and follow through with your plans. The sweetest revenge is success, happiness and living life your way.

ARIES (March 21-April 19) Take a chance and make a change that will take you a step closer to fulfilling your dream. Don't stand by waiting for someone to do things for you.

TAURUS (April 20-May 20) Take a pass if someone asks you to do something questionable. Offer what you can, but don't jeopardize your position or reputation. A financial opportunity or property investment looks inviting.

GEMINI (May 21-June 20) Be prepared to take care of emotional matters and professional concerns today. Diplomacy will help smooth things over, giving you the upper hand. New information will lead to a better solution.

CANCER (June 21-July 22) Look over situations and take action. A setback will occur if you don't take immediate steps to prevent it. Push to get what you want. Celebrate your victory with a loved one.

LEO (July 23-Aug. 22) If you work on something that excites you, you will discover inner strength and a wealth of untapped talent. Network with well-connected people.

VIRGO (Aug. 23-Sept. 22) Difficulties in your personal life will surface. Don't make a decision that will stop you from following through with your original plans. Focus on self-improvements, love and romance.

LIBRA (Sept. 23-Oct. 23) Don't hesitate to speak up about your intentions. Be proud of your accomplishments, and let others know what you can do. Use common sense and intelligence when dealing with children and seniors.

SCORPIO (Oct. 24-Nov. 22) Keep busy and don't give anyone a chance to confuse you or lead you astray. Tidy up personal matters that could interfere with your advancement. Self-improvements can be made.

SAGITTARIUS (Nov. 23-Dec. 21) Don't let anything upset you. Protect your reputation. Walk away from ill treatment. Take control and do what suits you best. Take pride in who you are and what you do.

CAPRICORN (Dec. 22-Jan. 19) Don't reveal your intentions. Your plans will have an impact if you take others by surprise. If you keep things simple, a positive change will improve your life. Romance is featured.

AQUARIUS (Jan. 20-Feb. 19) Make a move or a change to your current living space. Relationships will improve if you discuss your intentions and build a solid plan with the people you care about most.

HOROSCOPE

By EUGENIA LAST

SUNDAY, MARCH 15

Embrace a challenge instead of letting it get the better of you this year. How you handle situations will either bring you down or build you up. Have the strength and courage to forge ahead on your own if you want to turn your goals into a reality.

PISCES (Feb. 20-March 20) Think situations through carefully. You can't move forward if you are carrying too much baggage. Let go of dead ends. Use your knowledge and abilities wisely.

ARIES (March 21-April 19) Very little will go unnoticed. Your vision and insight into what you want to do will be clear. A sharp mind and a positive attitude will help you excel.

TAURUS (April 20-May 20) Walk away from a dubious sales pitch. Financial limitations will result if you take a risk. Accept the inevitable. Expect a lack of sympathy from others if you've been stubborn or secretive.

GEMINI (May 21-June 20) Doubt will cause you to question others. Don't jump to conclusions or make a decision based on hearsay. Get the facts, observe matters and avoid making a premature commitment.

CANCER (June 21-July 22) Take advantage of an opportunity. Look at the job market and rework your resume to better position yourself for something you have your eye on. Romance is in the stars.

LEO (July 23-Aug. 22) Take pleasure in what you do. A pick-me-up will help you expand your creativity. Talk to someone you have collaborated with in the past. Step into the spotlight.

VIRGO (Aug. 23-Sept. 22) Do something you know you can do well and avoid dealing with someone who is negative or complaintive. Stretch your mind, exercise your body and nurture your soul.

LIBRA (Sept. 23-Oct. 23) Demonstrative discussions will lead to new beginnings. If you take charge, you'll not only come across as entertaining, you'll drum up interest and proposals that excite you as well.

SCORPIO (Oct. 24-Nov. 22) If you put your imagination to work, you'll come up with a plan that will help you use your skills and talent to excel. Personal gain, love and romance are featured.

SAGITTARIUS (Nov. 23-Dec. 21) Concentrate on what's important to you. Stop living in the past and dwelling on the mistakes you've made. Don't expect sympathy or the truth from a fair-weather friend.

CAPRICORN (Dec. 22-Jan. 19) A good plan coupled with a strict budget can be a winning combination. Taking a break will ease stress and help you put things in perspective before you move forward.

AQUARIUS (Jan. 20-Feb. 19) Don't let someone's change of heart ruin your plans. Take the initiative to do your own thing. Take a moment to sort out how you feel about someone close to you.

Classifieds Make A Cash Connection!

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2019 FORD F-150 SUPERCAB

INGOT SILVER, TRAILER HITCH, FORD PASS CONNECT, REAR VIEW CAMERA, TOUCH SCREEN, AND MUCH MORE! F19087

PLUS A FORD 10 YEAR/100,000 MILE POWERTRAIN CARE WARRANTY

MSRP	$38,740
SIEMANS DISCOUNT	- 3,245
FORD FAST CASH CERTIFICATE PROGRAM	- 250
FORD ALTERNATIVE RETAIL CUSTOMER CASH	- 8,500

SALE PRICE* $26,745

2019 FORD TRANSIT CARGO VAN

OXFORD WHITE, CLOTH SEATS, FIXED REAR DOOR GLASS, CRUISE CONTROL, POWER WINDOWS AND LOCKS, AND MUCH MORE! F19322

MSRP	$37,940
SIEMANS DISCOUNT	- 2,445
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 750
FORD RETAIL CUSTOMER CASH	- 2,250
FORD MATCHING DOWN RETAIL CLUSTOMER CASH	- 500
FORD SPECIAL PACKAGE RETAIL CUSTOMER CASH	- 500
FORD COMPETITIVE CONQUEST BONUS CASH*	- 1,000

SALE PRICE* $30,495

(*MUST QUALIFY)

2019 FORD F-150 SUPERCREW XLT 4X4 "PURE MICHIGAN"

MAGMA RED, PURE MICHIGAN EDITION INSTALLED LEATHER, 2.7 ECOBOOST ENGINE, LOCKING REAR AXLE, NAVIGATION, TRAILER HITCH, POWER SLIDING REAR WINDOW, LED BOX LIGHTING, CHROME STEP BARS, 18 INCH CHROME-LIKE PVD WHEELS, SATELLITE RADIO, AND MUCH MORE! F19290

PLUS A FORD 10 YEAR/100,000 MILE POWERTRAIN CARE WARRANTY

MSRP	$49,435
ADD FOR PURE MICHIGAN LEATHER	+ 1,150
SUBTOTAL	$50,585
SIEMANS DISCOUNT	- 4,590
FORD FAST CASH CERTIFICATE PROGRAM	- 250
FORD ALTERNATIVE RETAIL CUSTOMER CASH	- 8,500

SALE PRICE* $37,245

2019 FORD F-350 CREW CAB 4X4 XLT

RUBY RED METALLIC, 6.7 DIESEL POWER STROKE ENGINE, LOCKING REAR AXLE, CHROME PACKAGE, FOG LAMPS, CHROME PVD ALUMINUM WHEELS, REVERSE VEHICLE AID SENSOR, HEATED FRONT SEATS, POWER SEAT, SYNC 3, EXTENDED RUNNING BOARDS, SNOW PLOW PREP PACKAGE, POWER SCOPE TRAILER TOW MIRRORS, ULTIMATE TRAILER TOW CAMERA, UP-FITTER SWITCHES, AND MUCH MORE! F19404

MSRP	$63,105
SIEMANS DISCOUNT	- 5,110
FORD SELECT INVENTORY RETAIL CASH	- 750
FORD MATCHING DOWN RETAIL CUSTOMER CASH	- 500
FORD F-SERIES RETAIL CUSTOMER CASH	- 750

SALE PRICE* $55,995

2020 FORD TRANSIT CONNECT VAN

FROZEN WHITE METALLIC, REAR WINDOW DEFROSTER, FIXED REAR GLASS, CRUISE CONTROL POWER WINDOWS AND LOCKS, SWING OUT REAR DOORS, REAR VIEW CAMERA, FORD PASS CONNECT, AND MUCH MORE! F20008

MSRP	$27,240
SIEMANS DISCOUNT	- 1,495
FORD MATCHING DOWN RETAIL CUSTOMER CASH	- 500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 750

SALE PRICE* $24,495

2020 FORD FUSION SE

MAGNETIC, 1.5 ECOBOOST ENGINE, POWER SEAT, REVERSE SENSING SYSTEM, FORD CO-PILOT 360 REAR VIEW CAMERA, KEYLESS KEYPAD, SATELLITE RADIO, FORD PASS CONNECT, AND MUCH MORE! F20122

LEASE FOR $149 PER MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,500 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD TRADE-IN ASSISTANCE CASH, OFFER EXPIRES 03/31/20

2020 FORD EXPLORER PLATINUM 4WD

ICONIC SILVER METALLIC, PREMIUM TECHNOLOGY PACKAGE, 3.0 ECOBOOST ENGINE, 20 INCH BRIGHT MACHINE FACED ALUMINUM WHEELS, TOP OF THE LINE EXPLORER! F20019

LEASE FOR $499 PER MONTH*

39 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,700 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD LEASE RENEWAL CASH, OFFER EXPIRES 03/31/20

2020 FORD ESCAPE SE ALL WHEEL DRIVE

RAPID RED METALLIC, 1.5 ECOBOOST ENGINE, HEATED SEATS, 17 INCH ALUMINUM WHEELS, ADAPTIVE CRUISE CONTROL, NAVIGATION, FORD PASS, FORD CO-PILOT 360 REAR VIEW CONNECT, AND MUCH MORE! F20069

LEASE FOR $199 PER MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,350 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD LEASE RENEWAL CASH, OFFER EXPIRES 03/31/20

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RAM TRUCK MONTH

Jeep CELEBRATION EVENT

2019 RAM 2500 4X4 WITH PLOW

FLAME RED, 6.4 V8 ENGINE, TRAILER BRAKE CONTROLLER, SLIDING REAR WINDOW, POWER WINDOWS AND LOCKS, SNOW CHIEF GROUP, TOUCH SCREEN RADIO, WESTERN SNOW PLOW, AND MUCH MORE! C19346

MSRP	$41,300
ADD FOR PLOW	+ 7,293
SUBTOTAL	$48,593
SIEMANS DISCOUNT	- 3,348
REBATE	- 2,000
RAM BONUS CASH COUPON	- 250
FCA CONQUEST BONUS CASH*	- 500
BONUS CASH	- 1,000
SALE PRICE FOR EVERYONE	$41,495
MILITARY CONSUMER CASH*	- 500

AS LOW AS $40,995

(*MUST QUALIFY)

2019 RAM 1500 CREW CAB 4X4

DIAMOND BLACK CRYSTAL, 5.7 HEMI V8 WITH E-TORQUE, TOUCH SCREEN RADIO, SPRAY-IN BEDLINER, SATELLITE RADIO, POWER SLIDING REAR WINDOW, CHROME APPEARANCE PACKAGE, AND MUCH MORE! C19350

MSRP	$45,180
ADD FOR TIRES, WHEELS, AND LEVELING KIT	+ 2,799
SUBTOTAL	$47,979
SIEMANS DISCOUNT	- 4,484
REBATE	- 2,000
CHRYSLER CAPITAL BONUS CASH*	- 500
TRUCK OWNER CONQUEST BONUS CASH*	- 1,000
BONUS CASH	- 1,500
RAM V8 E-TORQUE ENGINE BONUS CASH*	- 500
SALE PRICE FOR EVERYONE	$37,995
MILITARY CONSUMER CASH*	- 500
CONQUEST LEASE CASH*	- 500

AS LOW AS $36,995

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP CHEROKEE LATITUDE 4X4

DIAMOND BLACK CRYSTAL, SATELLITE RADIO, HEATED FRONT SEATS, REMOTE START, HEATED STEERING WHEEL, TOUCH SCREEN RADIO, AND MUCH MORE! C20044

MSRP	$29,845
SIEMANS DISCOUNT	- 1,350
REBATE	- 1,750
CHRYSLER CAPITAL BONUS CASH*	- 750
JEEP CELEBRATION SELECT INVENTORY CASH	- 1,000
SALE PRICE FOR EVERYONE	$24,995
MILITARY CONSUMER CASH*	- 500

AS LOW AS $24,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 JEEP GRAND CHEROKEE LAREDO 4X4

VELVET RED PEARL, TOUCH SCREEN RADIO, POWER SEAT, BLIND SPOT AND CROSS PATH DETECTION, BACK-UP CAMERA, AND MUCH MORE! C20090

LEASE FOR $269/MO*

24 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $2,840 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *(MUST QUALIFY FOR CHRYSLER LEASE RENEWAL & GRAND CHEROKEE LEASE LOYALTY) OFFER EXPIRES 03/31/20

2019 DODGE CHALLENGER SXT

TRIPLE NICKEL CLEARCOAT, HEATED STEERING WHEEL, TOUCH SCREEN RADIO, 20 INCH WHEELS, HEATED FRONT SEATS, AND MUCH MORE! C19299

LEASE FOR $319/MO*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $3,000 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 03/31/20

2020 JEEP WRANGLERL UNLIMITED 4X4

FIRECRACKER RED, 2.0 TURBO ENGINE, 8 SPEED AUTOMATIC TRANSMISSION, BACK-UP CAMERA, TOUCH SCREEN RADIO, POWER HEATED MIRRORS, INTEGRATED VOICE COMMAND WITH BLUETOOTH, AND MUCH MORE! C20028

LEASE FOR $309/MO*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $3,350 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, OFFER EXPIRES 03/31/20

2020 JEEP RENEGADE LATITUDE 4X4

ALPINE WHITE, PASSIVE ENTRY REMOTE START PACKAGE, HEATED FRONT SEATS, HEATED STEERING WHEEL, TOUCH SCREEN RADIO, BACK-UP CAMERA, AND MUCH MORE! C20132

LEASE FOR $199/MO*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $2,700 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *(MUST QUALIFY FOR LEASE RENEWAL) OFFER EXPIRES 03/31/20

2020 RAM 1500 CREW CAB 4X4 BIG HORN

DELMONICO RED, 5.7 HEMI V8, ANTI SPIN REAR AXLE, REAR POWER SLIDING WINDOW, POWER SEAT, TOUCH SCREEN RADIO, ADJUSTABLE PEDALS, AND MUCH MORE! C20129

LEASE FOR $329/MO*

42 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $2,900 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 03/31/20

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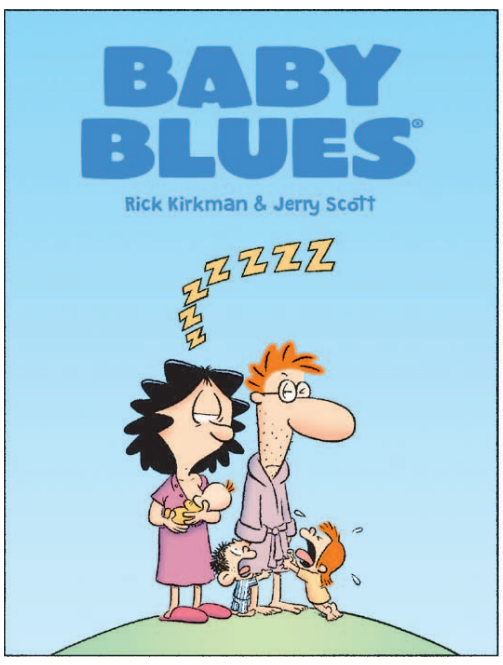
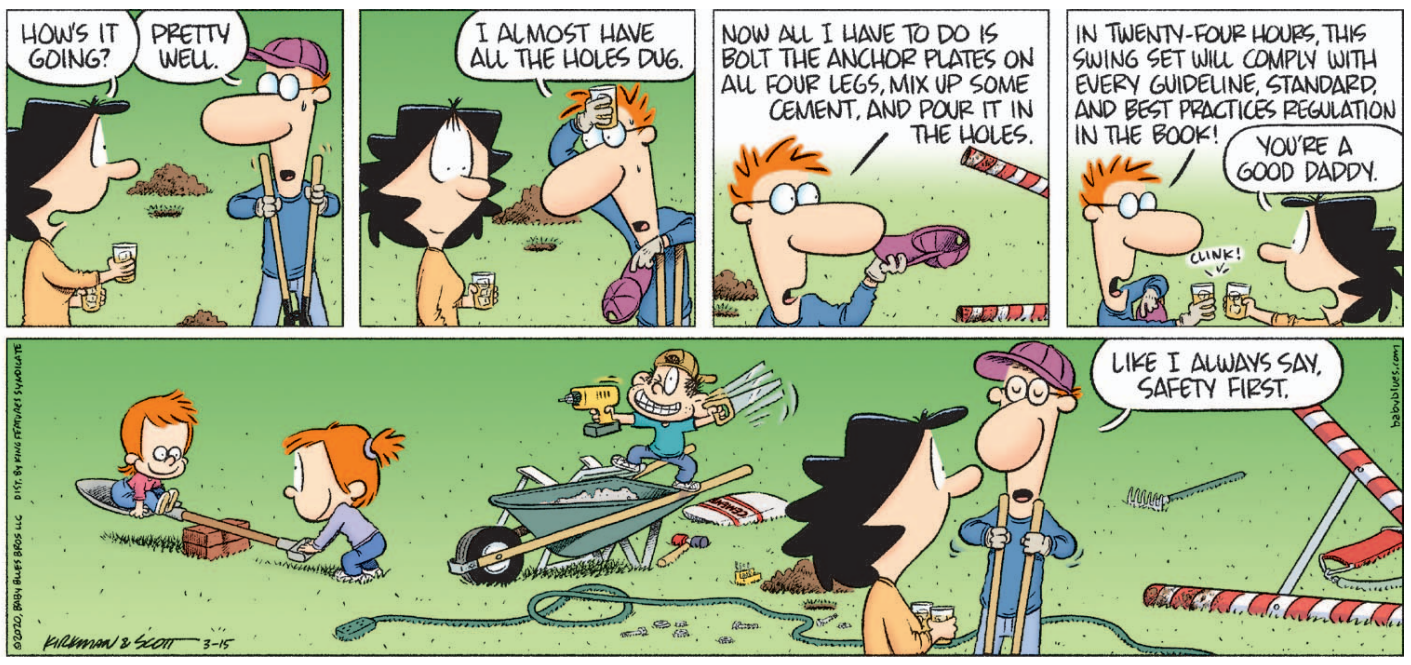
Weekend Comics

MARCH 14-15, 2020

BABY BLUES

Rick Kirkman & Jerry Scott




HOW'S IT GOING?
PRETTY WELL.
I ALMOST HAVE ALL THE HOLES DUG.
NOW ALL I HAVE TO DO IS BOLT THE ANCHOR PLATES ON ALL FOUR LEGS, MIX UP SOME CEMENT, AND POUR IT IN THE HOLES.
IN TWENTY-FOUR HOURS, THIS SWING SET WILL COMPLY WITH EVERY GUIDELINE, STANDARD, AND BEST PRACTICES REGULATION IN THE BOOK!
YOU'RE A GOOD DADDY.
CLINK!
LIKE I ALWAYS SAY, SAFETY FIRST.
KIRKMAN & SCOTT 3-15

Garfield

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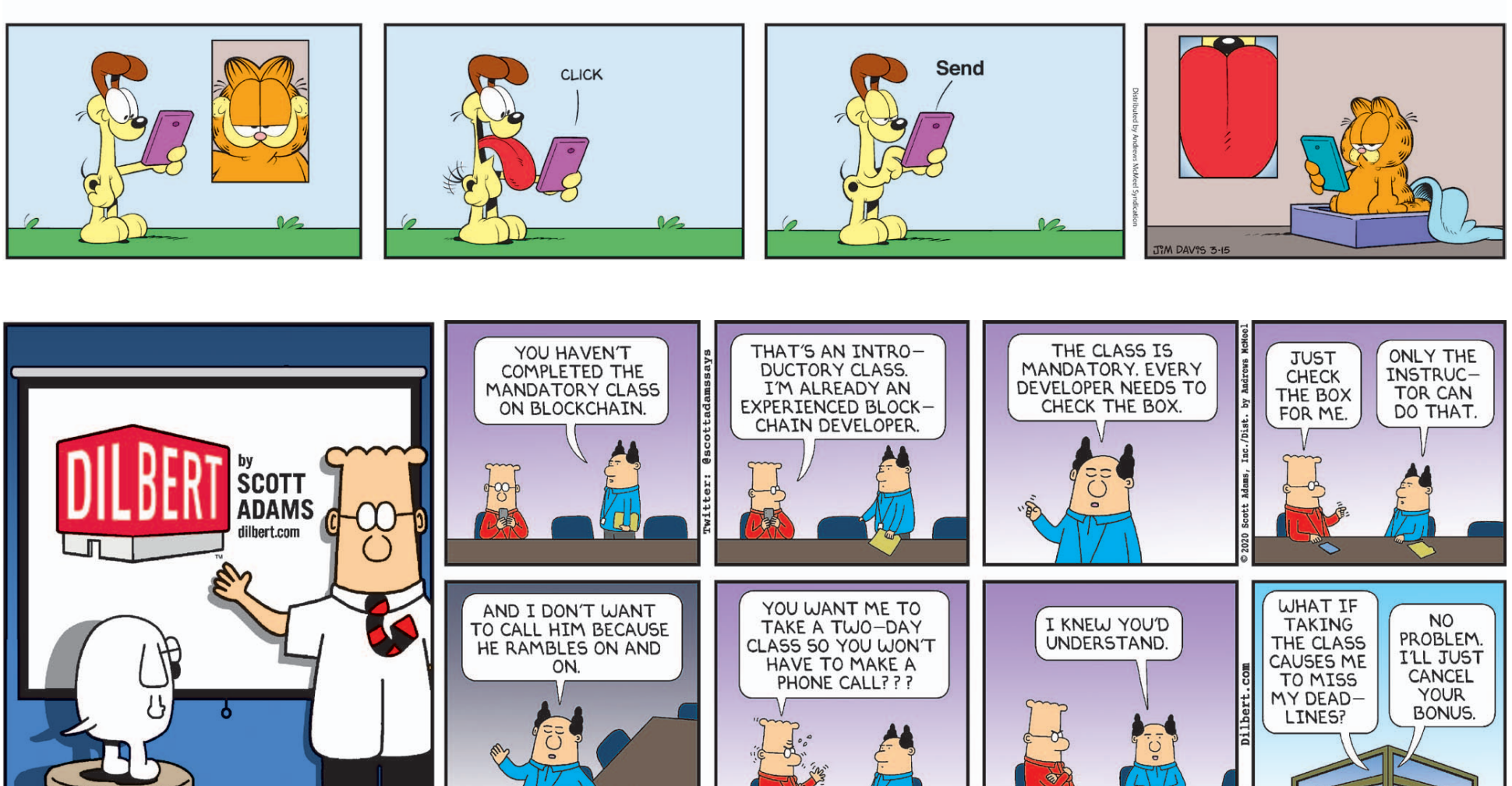
DILBERT

by SCOTT ADAMS

dilbert.com


YOU HAVEN'T COMPLETED THE MANDATORY CLASS ON BLOCKCHAIN.
THAT'S AN INTRO-DUCTORY CLASS. I'M ALREADY AN EXPERIENCED BLOCK-CHAIN DEVELOPER.
THE CLASS IS MANDATORY. EVERY DEVELOPER NEEDS TO CHECK THE BOX.
JUST CHECK THE BOX FOR ME.
ONLY THE INSTRUC-TOR CAN DO THAT.
AND I DON'T WANT TO CALL HIM BECAUSE HE RAMBLES ON AND ON.
YOU WANT ME TO TAKE A TWO-DAY CLASS SO YOU WON'T HAVE TO MAKE A PHONE CALL???
I KNEW YOU'D UNDERSTAND.
WHAT IF TAKING THE CLASS CAUSES ME TO MISS MY DEAD-LINES?
NO PROBLEM. I'LL JUST CANCEL YOUR BONUS.

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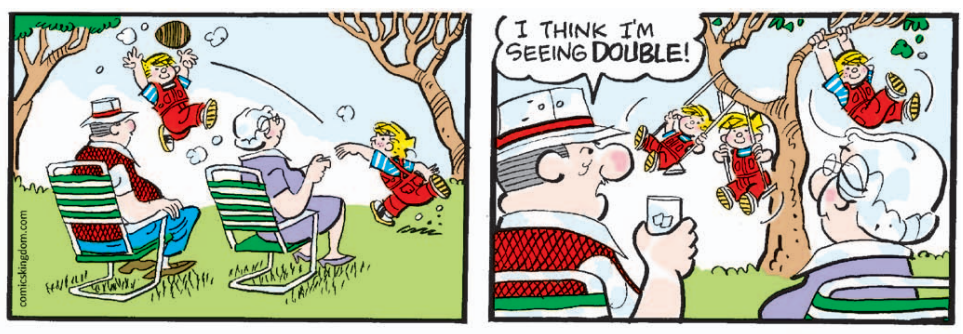
Dilbert.com 3-15-20

Dennis the Menace

Hank Ketcham's

SEEIN' DOUBLE



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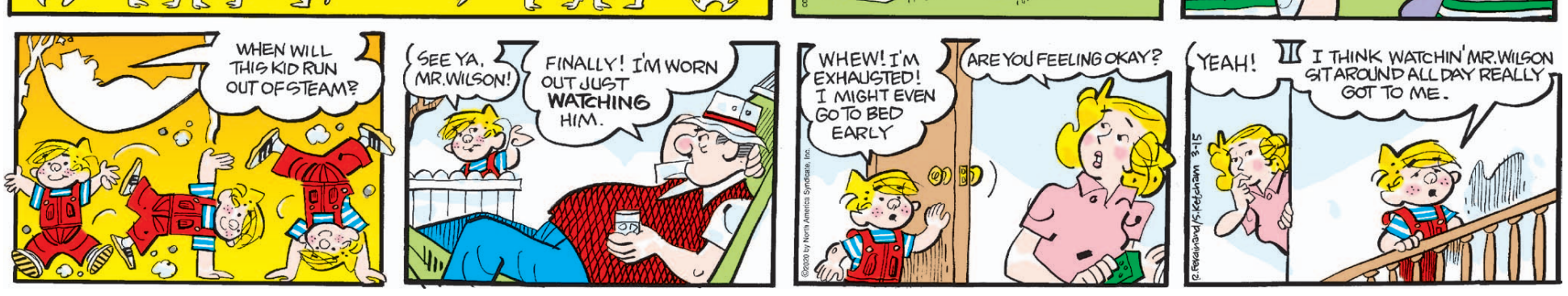
WHEN WILL THIS KID RUN OUT OF STEAM?
SEE YA, MR. WILSON!
FINALLY! I'M WORN OUT JUST WATCHING HIM.
WHEW! I'M EXHAUSTED! I MIGHT EVEN GO TO BED EARLY
ARE YOU FEELING OKAY?
YEAH!
I THINK WATCHIN' MR. WILSON SIT AROUND ALL DAY REALLY GOT TO ME.
3-15

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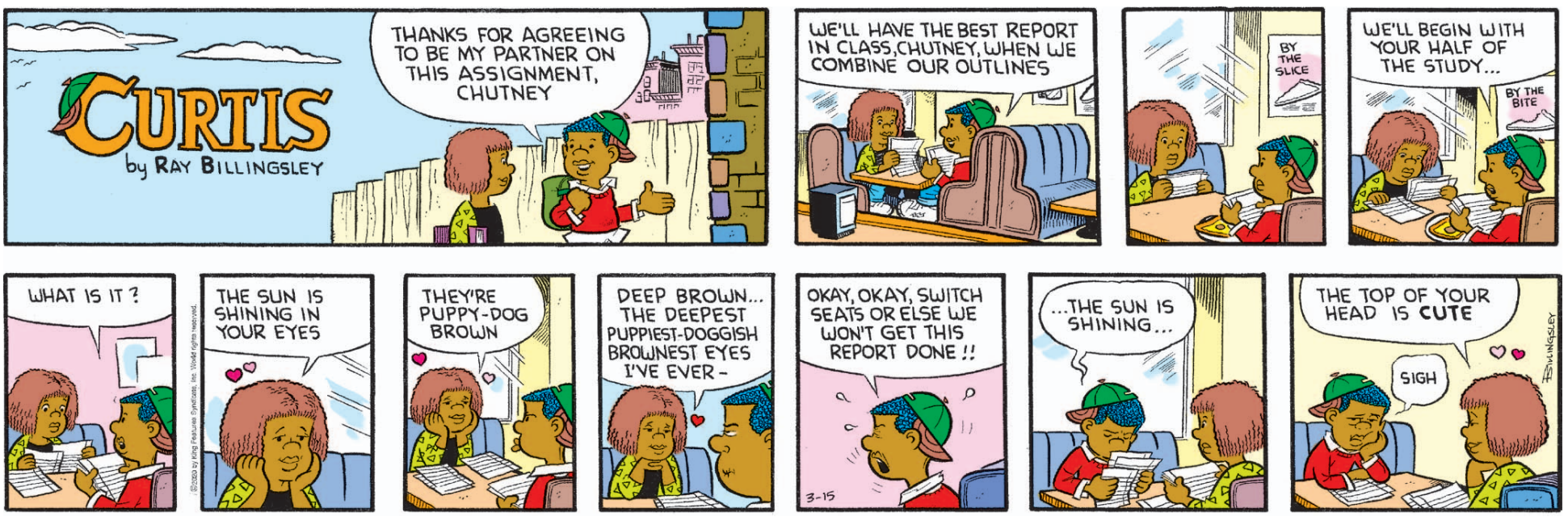
CURTIS

by RAY BILLINGSLEY


THANKS FOR AGREEING TO BE MY PARTNER ON THIS ASSIGNMENT, CHUTNEY
WE'LL HAVE THE BEST REPORT IN CLASS, CHUTNEY, WHEN WE COMBINE OUR OUTLINES
BY THE SLICE
WE'LL BEGIN WITH YOUR HALF OF THE STUDY...
BY THE BITE
WHAT IS IT?
THE SUN IS SHINING IN YOUR EYES
THEY'RE PUPPY-DOG BROWN
DEEP BROWN... THE DEEPEST PUPPIEST-DOGGISH BROWNEST EYES I'VE EVER-
OKAY, OKAY, SWITCH SEATS OR ELSE WE WON'T GET THIS REPORT DONE!!
3-15
...THE SUN IS SHINING...
THE TOP OF YOUR HEAD IS CUTE
SIGH

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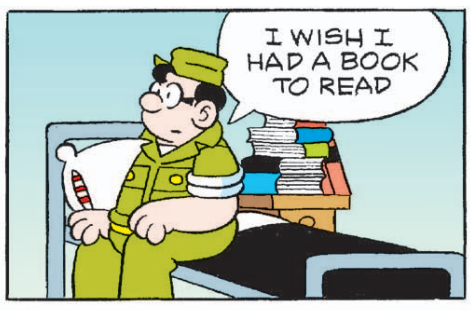
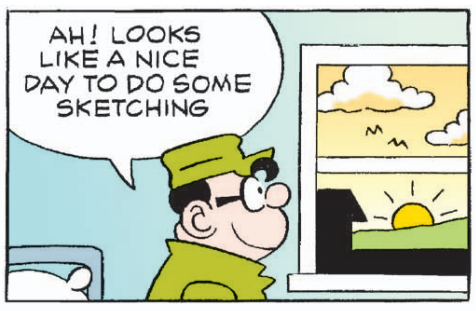
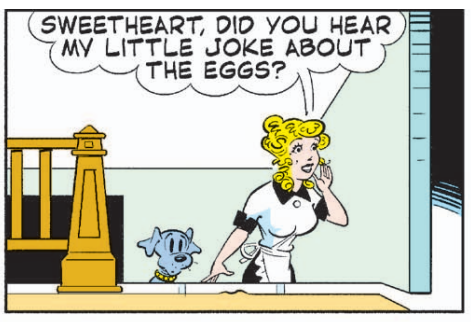
Mort Walker's beetle bailey®

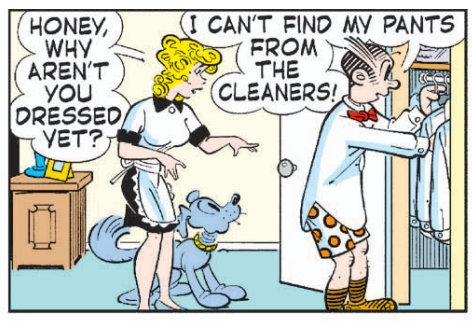


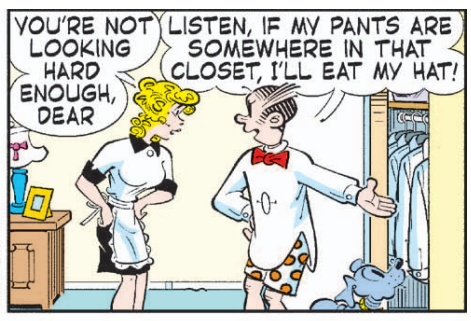


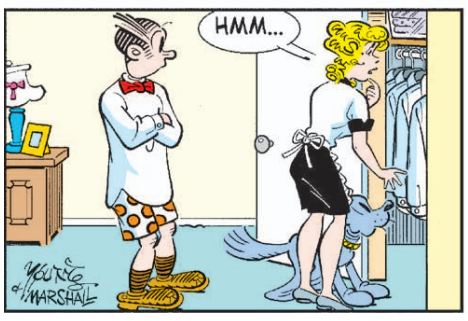
BLONDIE®

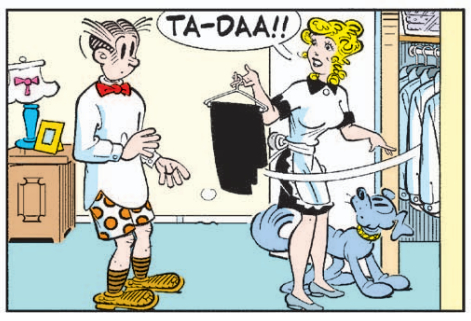
BY DEAN YOUNG & JOHN MARSHALL

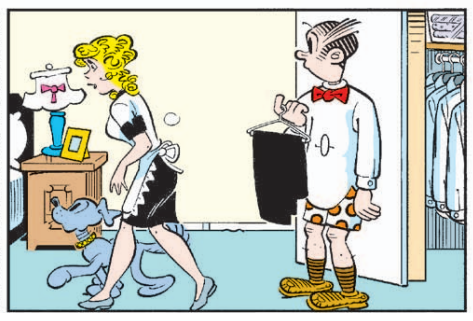


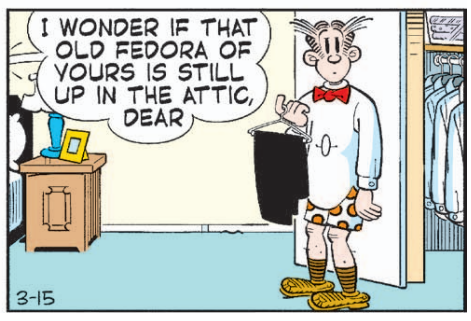












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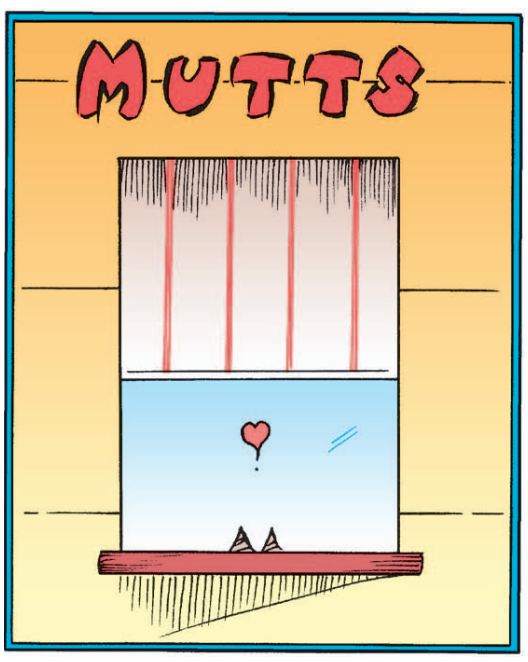
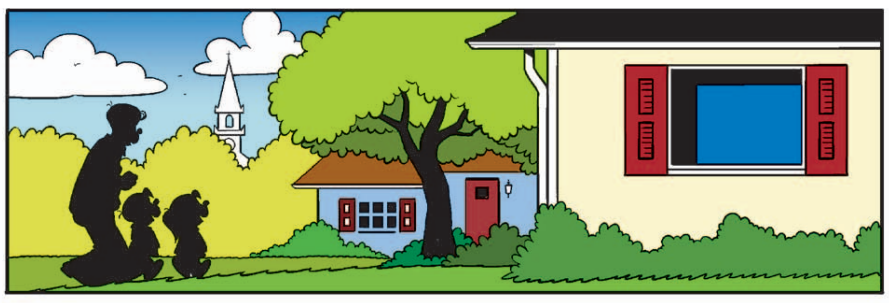
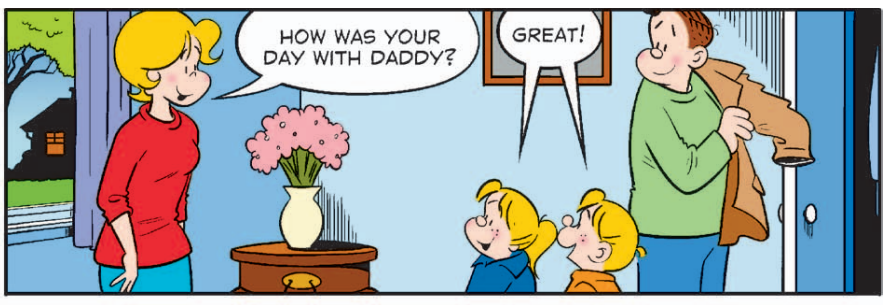
MUTTS

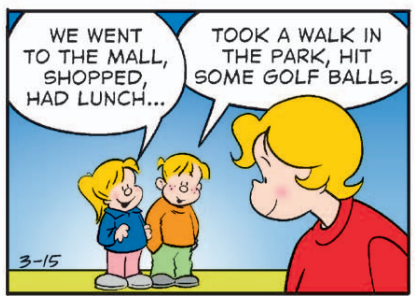


Hi and Lois

by BRIAN and GREG WALKER







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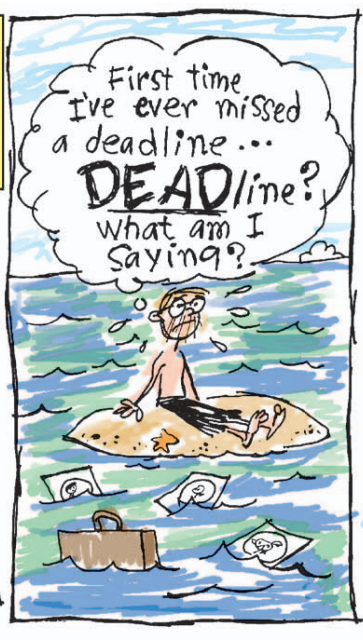
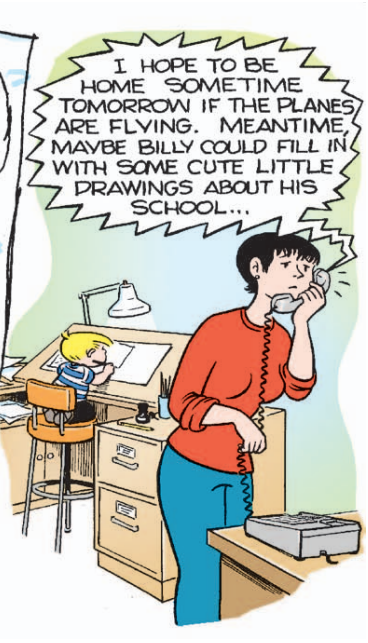
The FAMILY CIRCUS®

BY BIL KEANE

Editor's note:
Daddy has been unavoidably delayed on an out-of-town trip. Seven-year-old Billy fills in with his own explanations for his absence.




I HOPE TO BE HOME SOMETIME TOMORROW IF THE PLANES ARE FLYING. MEANTIME, MAYBE BILLY COULD FILL IN WITH SOME CUTE LITTLE DRAWINGS ABOUT HIS SCHOOL...

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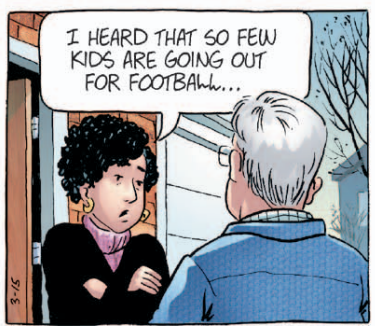
FUNKY WINKERBEAN

by TOM BATIUK



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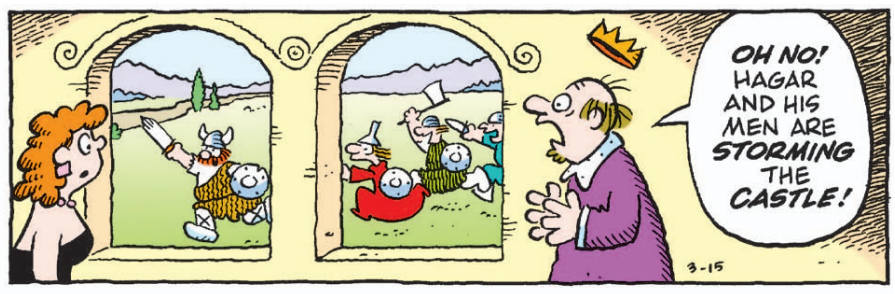
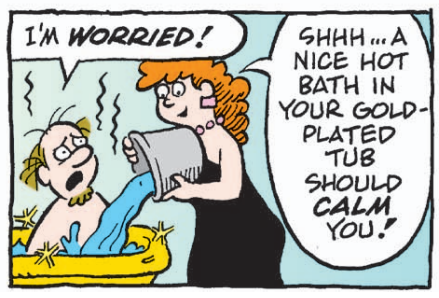
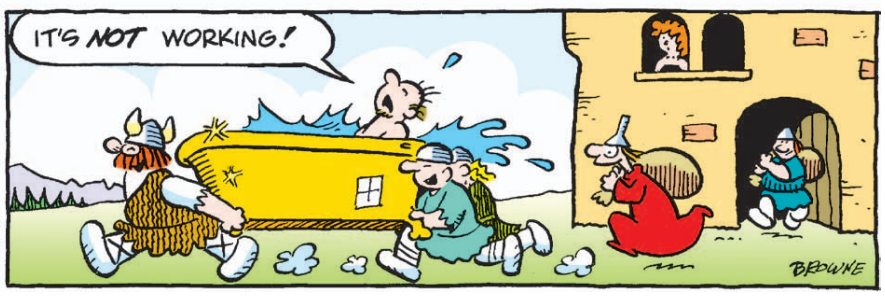
HAGAR the horrible

by DIK BROWNE







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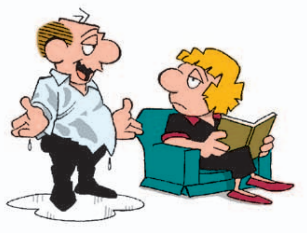
THE LOCKHORNS

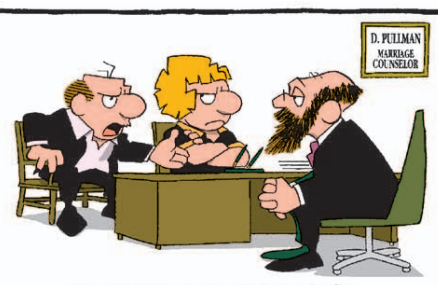
BY BUNNY HOEST AND JOHN REINER



"SEE, LORETTA? I CAN DO MY OWN LAUNDRY."

"CONGRATULATIONS, LEROY... YOU'VE COMPLETED YOUR DAILY EXERCISE."

"YOU MAY NOTICE THEY'RE ALL DIET PLANS."

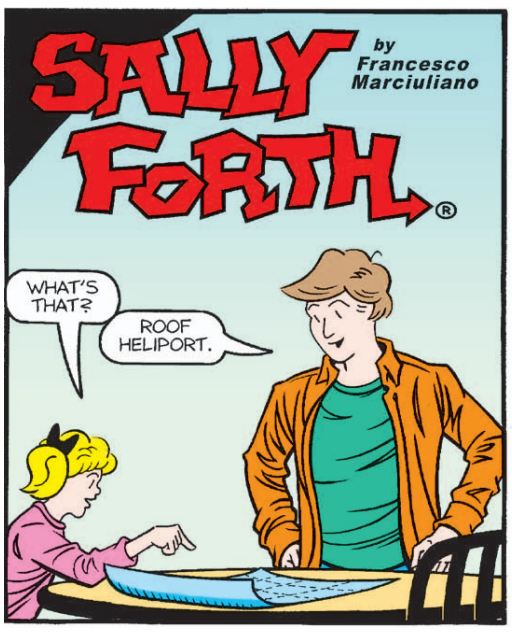


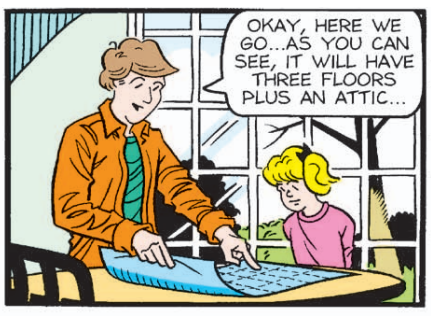
"OF COURSE WE COMMUNICATE... LOUD AND CLEAR!"

"ACTUALLY, LEROY IS THE BEERWINNER OF THE FAMILY."

SALLY FORTH®

by Francesco Marciuliano





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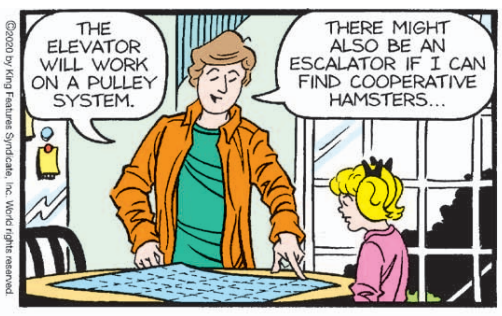
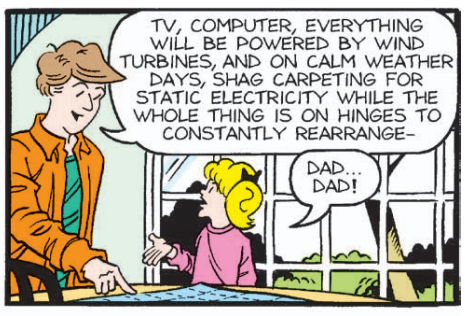
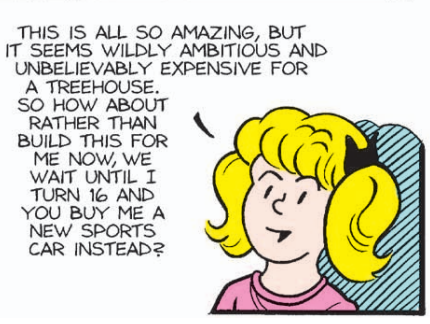
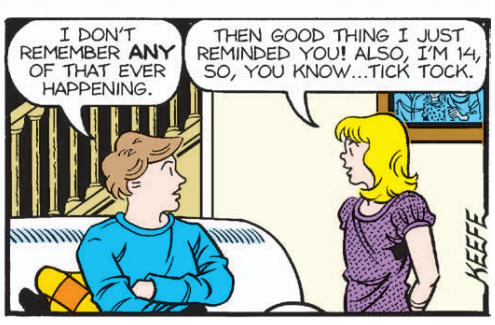


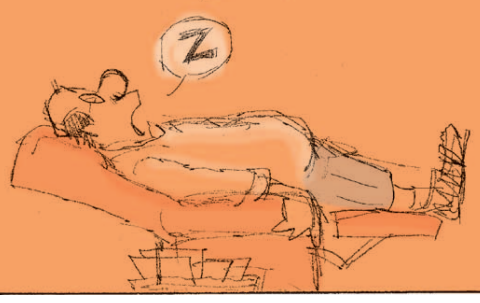

TV, COMPUTER, EVERYTHING WILL BE POWERED BY WIND TURBINES, AND ON CALM WEATHER DAYS, SHAG CARPETING FOR STATIC ELECTRICITY WHILE THE WHOLE THING IS ON HINGES TO CONSTANTLY REARRANGE-
DAD... DAD!

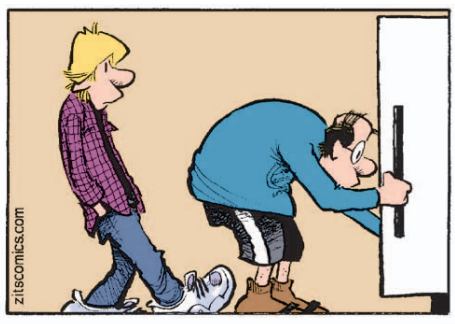

THIS IS ALL SO AMAZING, BUT IT SEEMS WILDLY AMBITIOUS AND UNBELIEVABLY EXPENSIVE FOR A TREEHOUSE. SO HOW ABOUT RATHER THAN BUILD THIS FOR ME NOW, WE WAIT UNTIL I TURN 16 AND YOU BUY ME A NEW SPORTS CAR INSTEAD?

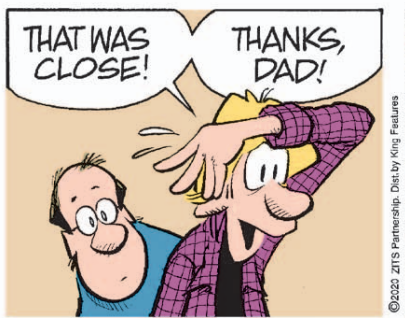


ZITS

by JERRY SCOTT and JIM BORGMAN







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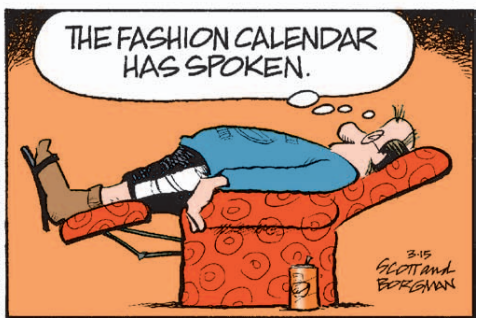

FORT KNOX™

by Paul Jon

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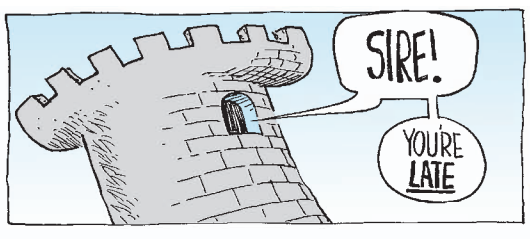
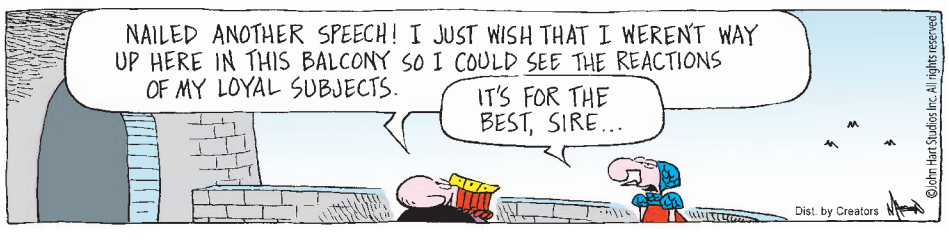
I DON'T KNOW WHERE YOU GOT THAT IDEA, BUT ACTING ISN'T USED TO LIE.
Join www.facebook.com/fortknoxcomic & visit the Knox family at www.gocomics.com/fortknox
AND LEARN FROM A CAREER POLITICIAN.
VOTE
Just LIE there

WIZARD OF ID

by Hart, Mastroianni and Parker




NAILED ANOTHER SPEECH! I JUST WISH THAT I WEREN'T WAY UP HERE IN THIS BALCONY SO I COULD SEE THE REACTIONS OF MY LOYAL SUBJECTS.
IT'S FOR THE BEST, SIRE...
Dist. by Creators
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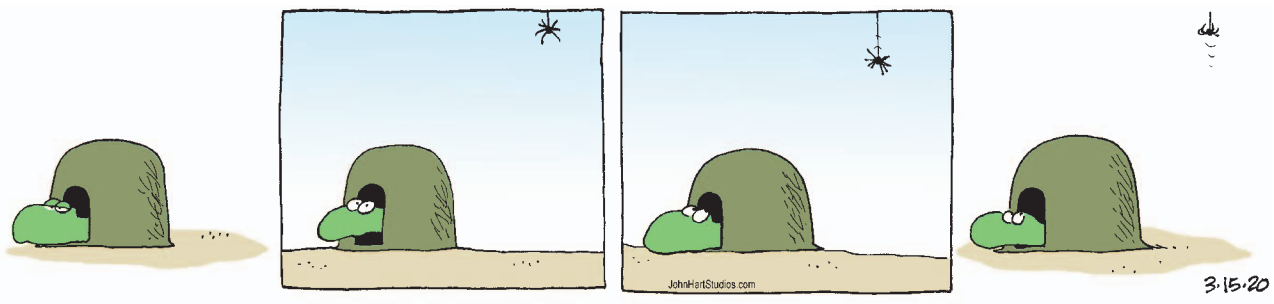
BC

BY MASTROIANNI AND HART

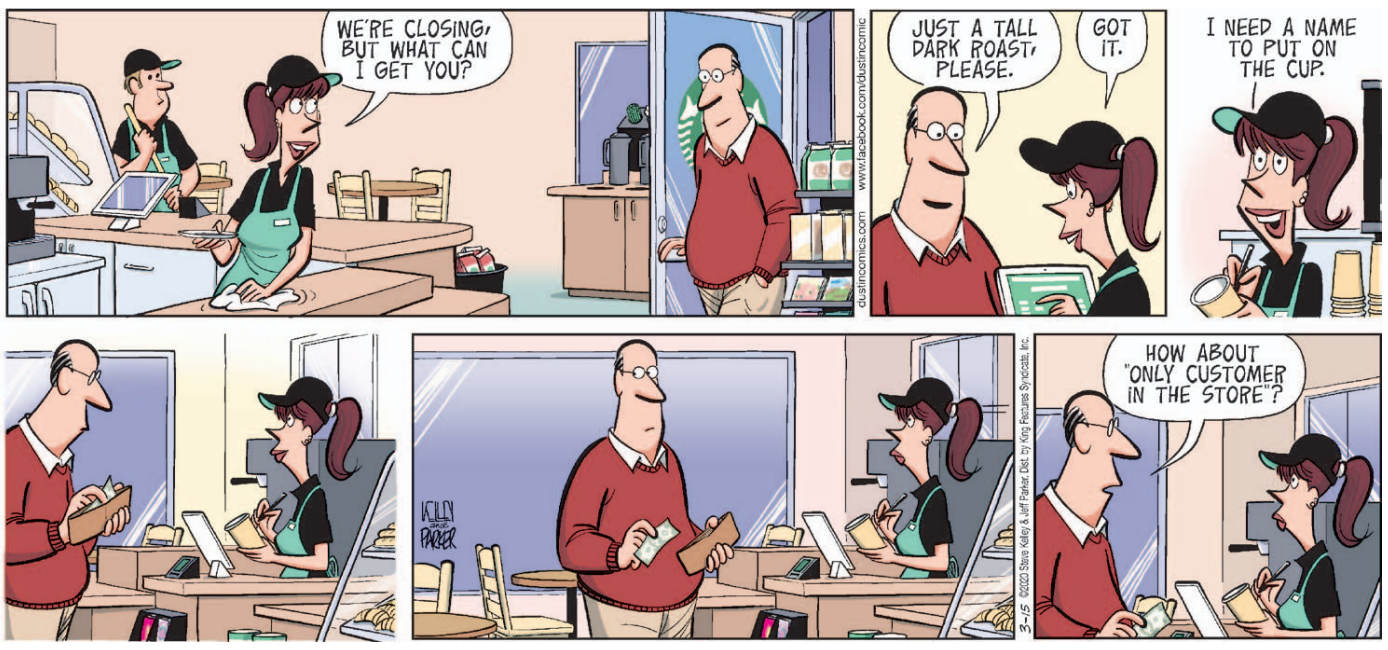


BIZARRO

By Dan Piraro

DUSTIN

By STEVE KELLEY and JEFF PARKER


WE'RE CLOSING, BUT WHAT CAN I GET YOU?
JUST A TALL DARK ROAST, PLEASE.
GOT IT.
I NEED A NAME TO PUT ON THE CUP.
HOW ABOUT "ONLY CUSTOMER IN THE STORE"?
dustincomics.com
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3-15

MOTHER GOOSE & GRIMM

3/15
I CAN'T BELIEVE IT. GRIMM HASN'T TRIED TO STEAL MY DINNER ONCE TONIGHT
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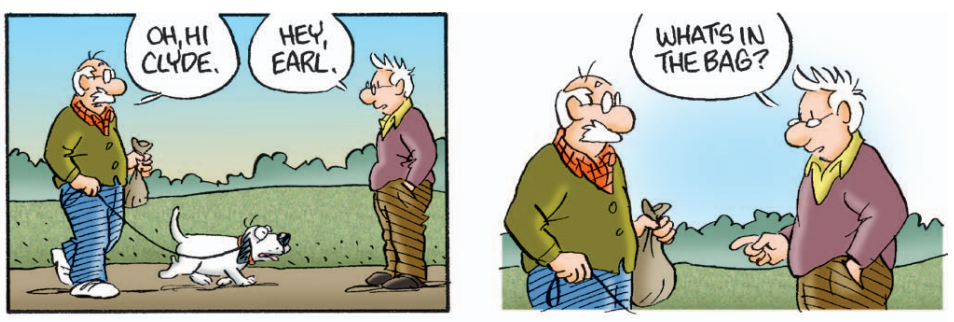
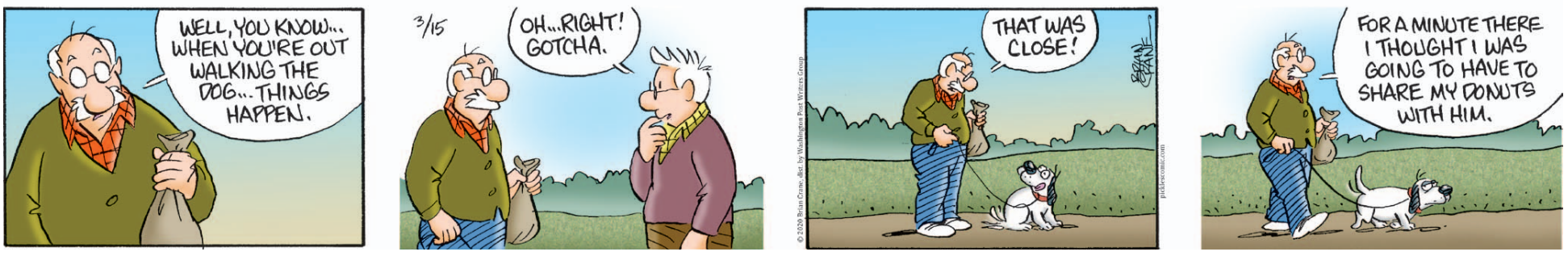
PICKLES

by BRIAN CRANE




WELL, YOU KNOW... WHEN YOU'RE OUT WALKING THE DOG... THINGS HAPPEN.
3/15
OH...RIGHT! GOTCHA.
THAT WAS CLOSE!
FOR A MINUTE THERE I THOUGHT I WAS GOING TO HAVE TO SHARE MY DONUTS WITH HIM.
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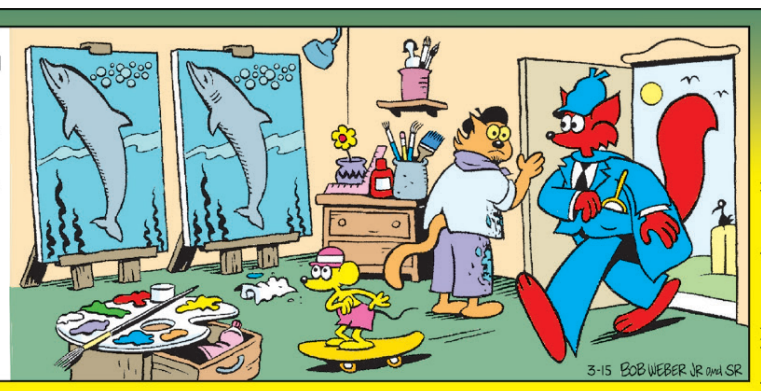
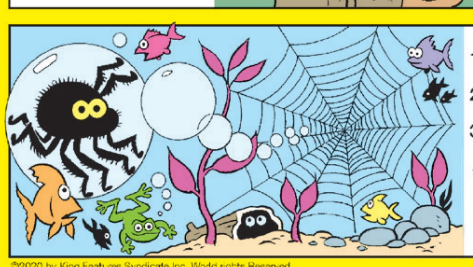
picklescomic.com

Bob Weber Jr.'s SLYLOCK FOX and COMICS FOR KIDS

A dolphin painting by a world-renowned nature artist was stolen from the Forest Museum. The missing masterpiece is now in Koppy Kat's studio. The feline forger has already painted a copy of the artwork. Which one does Slylock Fox believe is the forged painting?

Answer -- The dolphin is a marine mammal, not a fish. Koppy Kat wrongly painted gills on the forged dolphin painting.





True or False

1) There is a spider that lives underwater.
2) Female spiders are bigger than the male in most spider species.
3) Spiders bear live young.

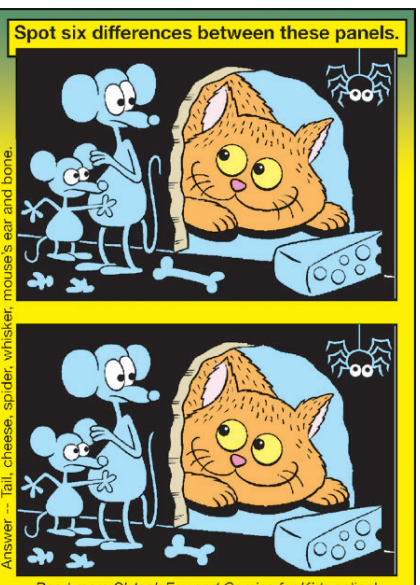
Answer -- 1) True. The water spider creates a "diving bell" out of silk filled with air. The spider makes trips to the surface, traps air in its hairs and releases the air bubbles into the diving bell. 2) True. 3) False. All spider babies come from eggs.

Which of these birds hatches with its eyes open?

a) Woodpecker
b) Parrot
c) Quail
d) Owl
e) Hummingbird

Answer -- c)

Spot six differences between these panels.



Answer -- Tail, cheese, spider, whisker, mouse's ear and bone.

Read more *Slylock Fox and Comics for Kids* online!
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www.facebook.com/SlylockFox

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